



First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 7/14/05	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Lincoln		NE311710 LINCOLN	
808 "P" Street, Suite 400		Organizational DUNS 138733808	
Street Address Line 2		Organizational Unit	
Lincoln	Nebraska	Urban Development	
68508	Country U.S.A.	Division	
Employer Identification Number (EIN):		Lancaster	
47-6006256		Program Year Start Date (09/01)	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles		Description of Areas Affected by CDBG Project(s)	
\$CDBG Grant Amount \$2,028,381	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$755,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	

\$HOME Grant Amount \$1,184,797 ADDI \$59,675		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for HOME-based Project(s)					
Housing Opportunities for People with AIDS			14.241 HOPWA		
HOPWA Project Titles Not Apply			Description of Areas Affected by HOPWA Project(s)		
\$HOPWA Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for HOPWA-based Project(s)					
Emergency Shelter Grants Program			14.231 ESG		
ESG Project Titles Not Apply			Description of Areas Affected by ESG Project(s)		
\$ESG Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for ESG-based Project(s)					
Congressional Districts of:			Is application subject to review by state Executive Order 12372 Process?		
Applicant Districts		Project Districts			
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.			<input type="checkbox"/> Yes		This application was made available to the state EO 12372 process for review on DATE
			<input type="checkbox"/> No		
<input type="checkbox"/> Yes		<input type="checkbox"/> No		<input type="checkbox"/> N/A	
			Program is not covered by EO 12372		
			Program has not been selected by the state for review		

Person to be contacted regarding this application		
Marc	Middle Initial	Wullschleger
Director	402-441-7126	402-441-8711
mwullschleger@ci.lincoln.ne.us	www.lincoln.ne.gov/city/urban	Other Contact
Signature of Authorized Representative		Date Signed

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed during the next year.

Program Year 1 Action Plan Executive Summary:

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Program Year 1 Action Plan General Questions response:

1. Assistance will be directed in the City of Lincoln, primarily the low- to moderate-income areas (LMI) and the Neighborhood Reinvestment Strategy Area (NRSA). Please see the map in the "Strategic Plan Additional Files" folder.
2. Allocating investments geographically was based on the information contained within the Affordable Housing Needs Analysis (AHNA) and on the LMI area and NRSA boundaries in the City. Assigning priorities was based on an analysis of the Strategic

Plan tables, citizen input garnered through the reports from Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center, the active involvement of the Community Development Task Force and its committees, and consultations with service providers, funders, and other agencies and organizations.

3. The Urban Development Department and its partners will take action on the areas below during the next year, to address obstacles to meeting underserved needs. Please note, these obstacles are identical to those listed in the Strategic Plan. These actions are also covered in more detail under the individual areas of the Annual Action Plan and Strategic Plan goals and objectives and in the Affordable Housing Needs Analysis (AHNA).

Funding, or lack thereof, underlies most of the reasons for and obstacles to meeting underserved needs. This has and continues to be an issue at all funding levels – federal, state, and local; public and private; for-profit and non-profit. In addition, at times and in certain situations, the obstacles of any governmental bureaucracy can also be an impediment to getting things done efficiently, effectively, economically, and in a timely manner. The Urban Development Department and its partners continue to address all of those issues and strive to make improvements and changes wherever and whenever they can in order to serve and meet the needs of the community.

Identified obstacles to meeting underserved needs and the actions that will be taken to address those obstacles include the following:

HOUSING OBSTACLES AND ACTIONS

- ***The concentration of economic, social, and housing problems in the Neighborhood Revitalization Strategy Area (NRSA) and Low- to Moderate Income (LMI) area.***
 - Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock such as PRIDE (Promote Residential Improvement Design and Enhancement), DPL (Direct or Deferred Loan Program), and HILP (Home Improvement Loan Program) Programs.
 - Continue to provide additional financial incentives to first-time homebuyers who buy and rehabilitate houses in the NRSA and LMI area through the First Home Program.
 - Continue to use lead-based paint certified housing staff to inform and educate housing clients, non-profit agencies, and the private sector housing industry.
 - Increase awareness of the financial and technical resources available for household hazard mitigation including the remediation of the lead-based paint, mold, etc.
 - Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share fair and affordable housing information.

- ***Deteriorated and insufficient infrastructure (i.e. roads, sidewalks, lighting, commercial buildings, housing units) in the NRSA and LMI area.***
 - Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock such as PRIDE, DPL, and HILP Programs.
 - Provide a range of financial and technical resources to rehabilitate the existing renter-occupied housing stock with emphasis on the NRSA and low-income areas using the HDLP (Housing Development Loan Program) Program in conjunction with Tax Credits for Special Needs and Elderly Housing Projects.
 - Partner with various non-profit housing organizations to increase pride in the neighborhood and increase awareness of financial resources.
 - Allow the market trend to encourage the deconversion of rental properties in the older neighborhoods through sales to owner-occupied buyers.
- ***Insufficient private investment in the NRSA and LMI areas.***
 - Develop a task force to explore the use of innovative means to encourage the preservation of existing affordable housing, including a housing rehabilitation sub-code, tax credits, tax abatement, land banking, public/private partnerships, etc. and recommend those means to the Mayor and City Council.
 - Leverage the Housing Program funds to encourage private investment.
 - Allow the market trend to encourage the deconversion of rental properties in older neighborhoods through sales to owner-occupied buyers.
 - Market the LMI area as an attractive place to live through the “Heart of Lincoln” Project.
- ***Lack of information or knowledge about supportive programs, social services, and financial assistance.***
 - Create a referral network through partnerships with other agencies by establishing the BRIDGE (Bridging Referral and Information Demand Gaps) Program. Educate Urban Development staff on other agencies, improve Urban Development’s referral network, and provide clients and potential clients with information and technical assistance to sustain and improve their household status.
 - Housing Rehabilitation Specialists will continue to offer their technical assistance to potential clients to provide the most cost effective way of addressing needs.

- Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share information about transitional, fair, and affordable housing.
- Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.
- Provide technical and financial resources to prevent emergency situations and maintain household stability of renter and owner households through the BRIDGE Program and financial fitness training.
- ***Communications and other barriers due to language and cultural differences of new subpopulations.***
 - Provide a range of technical resources, including housing program brochures and training from Urban Development, NeighborWorks®Lincoln, Lincoln Action Program, and other Departments, in languages including, but not limited to, English Spanish, Vietnamese, Russian, Arabic, and Neur.
 - Continue to access the specific skills of Urban Development’s bilingual staff members and bilingual staff members of other agencies when language barriers are an issue.
 - Explore and implement innovative means to increase opportunities for immigrants, refugees, persons who are racial and/or ethnic minorities, and other underserved persons to be homebuyers.
 - Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.
- ***Perception that some areas of Lincoln are high crime areas.***
 - Market the NRSA as an attractive and affordable place to live by continuing the “Heart of Lincoln” Project to promote homeownership in older neighborhoods.
 - Promote the stability and revitalization of low-income, older neighborhoods by strengthening the partnerships between Urban Development’s Housing Division and other entities to incorporate the housing element and homeownership goals into revitalization planning with the “Free to Grow” Project, Antelope Valley, Focus Areas, and the Troubled Property Program.
- ***Income or the ability of a household to pay for housing.***
 - Provide financial assistance to enable first-time homebuyers to purchase homes through the First Home Program and continue to partner with and leverage funds for additional homebuyer programs of other agencies, including NIFA, Lincoln Action Program, and the Lincoln Housing Authority.

- Provide financial skills training for renters not yet ready for homeownership.
- Support affordable rental housing through the Housing Development Loan Program and leverage funds from other rental housing providers.
- Continue to implement and update the "Minority Marketing Plan" for Urban Development Programs.
- Increase the number of new private sector jobs that are: 1) quality full-time positions and 2) are available to low- and moderate-income persons by providing direct financial assistance to "primary employers" that will create and/or retain quality jobs which pay a living wage for low- and moderate-income residents.
- Increase the City's overall economic development capacity by partnering with other agencies and organizations.
- Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.
- Connect unemployed and underemployed low- and moderate-income persons with the labor force demands of the private sector.
- Increase job readiness and employability of low- and moderate-income persons, including youth.
- Through the Community Services Initiative (CSI), continue to work to meet basic needs and increase self-sufficiency so affordable housing can be obtained.
- ***Lack of funds, especially the City budget and possible elimination of the CDBG funds in President Bush's FY '06 budget.***
 - This is beyond Urban Development's ability to address.
- ***Discrimination in housing and employment.***
 - Provide continuing education programs targeted toward housing industry professionals, City staff, special needs populations, clients, and the general public.
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and "best practices" examples of affordable housing programs and developments.
 - Ensure City staff and elected officials receive or have received training in both fair housing law and the benefits of equal access to affordable housing.

- Partner with enforcement agencies, fair housing advocates, and lenders to curb predatory lending practices through enacting appropriate legislation and/or providing continuing education.
- Comply with HUD fair housing requirements by maintaining substantial equivalency and monitoring program compliance.
- ***Household problems, including the lack of budgeting and financial skills of consumers, history of living beyond their means, and poor credit and rental histories.***
 - Develop and enhance existing financial education programs for renters not yet ready to become first-time homebuyers and existing low-income homeowners by providing technical support to NeighborWorks®Lincoln, Lincoln Action Program, the REALTORS® Association of Lincoln, local banks, and others in the development, enhancement, and provision of basic financial skills training programs.
 - Implement the BRIDGE Program and continue to fund homebuyer training.
- ***The cost of housing, land, and developer costs, including land prices, infrastructure, development costs, and fees.***
 - Create new affordable homeownership opportunities throughout the City by building affordable homes on infill lots, in Antelope Valley, and in new developments.
 - Substantially rehabilitate dilapidated units in partnership with NeighborWorks®Lincoln through their Troubled Property Program and First Home Program and with Nebraska Housing Resource, Inc. through the Housing Development Loan Program.
- ***Not-In-My-Back Yard or NIMBY attitudes toward affordable housing, including special needs housing, multi-family developments, manufactured homes, and public housing.***
 - Encourage providers of affordable housing and special needs housing to work with neighborhood associations before and during the process of obtaining permits.
 - Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share information about transitional, fair, and affordable housing.
 - Provide “best practices” examples and design standards as models of affordable housing and special needs housing redevelopment projects that Urban Development wants to see in the City.
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and “best practices” examples of affordable housing programs and developments.

- ***Local regulations (such as zoning, subdivision regulations, and building codes) and other policies (property tax, tax assessment policy, and development fees) which can limit the development or redevelopment of affordable housing or add additional costs.***
 - Ensure City staff and elected officials receive or have received training in both fair housing law and the benefits of equal access to affordable housing.
 - Conduct a review of the existing zoning ordinance, Comprehensive Plan, and other regulations to identify and develop procedures for removing regulatory barriers to affordable and fair housing.
- ***The lack of local incentives to build and support affordable housing.***
 - No action is planned in this fiscal year.
- ***Declining federal funds for housing vouchers through the Lincoln Housing Authority.***
 - Assist in maintaining rental subsidies for low-income renters through the Lincoln Housing Authority's security deposit assistance.
- ***Federal program regulations, including different sets of regulations for various federal, state, and local programs (that at times contradict each other) and unfunded mandates.***
 - This is beyond Urban Development's ability to address.
- ***The general lack of affordable rental housing for extremely low-income households and for households with persons with disabilities.***
 - Provide gap financing for developers to build affordable rental projects through the Housing Development Loan Program.
 - Help maintain the long-term affordability of units under non-profit ownership and projects with expiring tax credits.
 - Continue to fund the removal of physical and architectural barriers in existing rental housing through the Barrier Removal Program.
- ***The lack of housing for sale with sale prices under \$100,000 and not requiring substantial rehabilitation.***
 - Continue the First Home Program with downpayment and rehabilitation assistance with a 0 percent interest loan (forgivable in the NRSA and half-forgivable within the LMI area).
 - Improve the quality of housing in the affordable neighborhoods by continued participation in the "Free to Grow" Program.

- ***The quality of owner and rental housing, particularly the older housing stock.***
 - Strengthen partnerships to improve housing as part of the overall redevelopment process in older neighborhoods.
 - Continue to partner with Habitat for Humanity, the Lincoln Housing Authority, and other non-profit homebuilders to identify vacant infill lots for new construction projects.
 - Continue to partner with neighborhood associations and other organizations to identify problem properties and star properties (as “best practices” examples).
 - Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock such as PRIDE, DPL, and HILP Programs.
 - Continue to support the “Free to Grow” team that addresses housing and safety issues in selected LMI areas.
 - Continue the Tree Management and the Demolition of Secondary Structures Programs.
 - Continue to work in identifying new focus areas and then work with neighborhood associations to develop Focus Area Plans.
 - Continue efforts to report housing code violations.
 - Monitor the effects of new student housing, built by the University of Nebraska-Lincoln and Wesleyan University, on the LMI neighborhoods.
- ***Policies of private institutions including insurance companies and lenders which have led to increased housing costs and/or inability to obtain loans.***
 - Partner with enforcement agencies, fair housing advocates, and lenders to curb predatory lending practices through enacting appropriate legislation and/or providing continuing education.
 - Provide continuing education programs targeted toward housing industry professionals, City staff, special needs populations, clients, and the general public.
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and “best practices” examples of affordable housing programs and developments.
 - Remain involved with the Antelope Valley Project which will remove approximately 800 residences and 200 businesses from the flood plain, eliminating the need for costly flood insurance that has increased the cost of housing in this low-income area.

- ***Policies of landlords and property managers which limit the availability of housing for extremely low- and low-income households, large-family households, and persons with mental, physical, and emotional disabilities.***
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and “best practices” examples of affordable housing programs and developments.
 - Provide continuing education programs targeted toward housing industry professionals, City staff, special needs populations, clients, and the general public.

HOMELESSNESS OBSTACLES AND ACTIONS

- ***Lack of an adequate number of case managers to assist people in reaching self-sufficiency.***
 - Goals of the Community Services Initiative (CSI) Basic and Emergency Needs/Self-Sufficiency Coalition, when reached, may increase funding for case managers who, in turn, will help people reach self-sufficiency.
- ***Lack of an adequate supply of supportive housing beds serving populations at risk of becoming homeless and for those who will never be self-sufficient.***
 - Create permanent housing options for low-income persons with special needs, including those with disabilities and/or needs for supportive services by continuing to work with special needs providers in combination with other public/private resources to create new housing or rehabilitate existing housing for the special needs population.
 - Assist non-profits and for-profit developers in providing for the special needs population with new construction of housing or facilities by using the Housing Development Loan Program for gap financing for Elderly and Special Needs Projects.
 - Through the CSI Basic and Emergency Needs/Self-Sufficiency Coalition, initiatives of the Homeless Coalition: Lincoln’s Continuum of Care will to include actions to provide an adequate supply of supportive housing beds.
- ***Insufficient income for homeless or near homeless individuals and families to cover the cost of housing, food, health care, and other necessary living expenses.***
 - Business Development. Increase the number of new private sector jobs that are: 1) quality full-time permanent positions and 2) are available to low- and moderate-income persons.

- Provide direct financial assistance to “primary employers” that will create and/or retain quality jobs which pay a living wage for low- and moderate-income residents.
- Workforce Development. Connect unemployed and underemployed low- and moderate-income persons with the labor force demands of the private sector.
- Increase job readiness and employability of low- and moderate-income persons, including youth.
- ***Domestic violence causing people to flee and become homeless.***
 - Sustain the availability of emergency housing and maintain support services for homeless individuals and families.
- ***Mental illness and/or substance abuse interferes with people’s ability obtain and retain housing.***
 - Maintain the availability of transitional housing and maintain support services for homeless individuals and families.
 - Implement the Homeless Management Information System (HMIS) at emergency shelters.
 - Expand addiction and dual diagnosis services to the chronically homeless.
 - Increase outreach efforts and expand services to the chronically homeless.
- ***People’s resistance to help that could stabilize their housing situation.***
 - Maintain the availability of transitional housing and maintain support services for homeless individuals and families.
 - Implement the Homeless Management Information System (HMIS) at emergency shelters.
 - Expand addiction and dual diagnosis services to the chronically homeless.
 - Increase outreach efforts and expand services to the chronically homeless.
- ***The “safety net” or other part of the “mainstream system” has failed.***
 - Strengthen and/or establish mechanisms, procedures, and institutions that improve and maintain efficiency of services to homeless and near homeless populations.
 - Maximize access to mainstream resources.

- ***Personal behaviors, bad credit, or poor landlord references interfere with people's ability to obtain and retain housing.***
 - Sustain the availability of emergency housing and maintain support services for homeless individuals and families.
 - Sustain and improve prevention efforts to individuals and families who are at-risk of becoming homeless.

COMMUNITY DEVELOPMENT OBSTACLES AND ACTIONS

- ***The concentration of economic, social, and housing problems in the Neighborhood Revitalization Strategy Area (NRSA) and Low- to Moderate Income (LMI) area.***
 - Work with the Lincoln Electric System (LES) to identify lighting needs in the low- to moderate-income areas.
 - Support and assist low- to moderate-income neighborhood groups with annual clean-up of overgrown shrubs, trees, and bushes that pose safety problems.
 - Implement public improvement projects identified in Focus Area Plans.
 - Continue to identify new focus areas, and work with the neighborhood associations to develop Focus Area Plans.
 - Continue support for the creation of an ordinance prohibiting couches on porches.
 - Continue to support efforts to make garbage collection mandatory.
 - Continue efforts to report housing code violations.
 - Implement a funded program to assist with park improvements in the LMI neighborhoods.
 - Continue to support the "Free to Grow" team that addresses safety issues in selected LMI areas.
 - Support revisions to commercial zoning districts in the LMI neighborhoods (typically B-1 and B-3).
 - Support a commercial quality of life ordinance.
 - Explore incentives to reduce residential density in older neighborhoods, including tax incentives to deconvert multiple unit dwellings and increase homeownership and private investment.
 - Assist, where feasible, in the relocation of commercial/industrial facilities located in older residential areas that create a land use conflict.

- Implement redevelopment projects in the Antelope Valley area to increase economic investment and reinvestment.
- Implement projects identified in the Downtown Master Plan.
- Determine priority reinvestment areas and improvement strategies for those areas which may include redevelopment opportunities and streetscape projects.
- Continue implementation of redevelopment plans, including North 27th Street, Havelock, University Place, and Downtown.
- ***Deteriorated and insufficient infrastructure (i.e. roads, sidewalks, lighting, commercial buildings, housing units) in the NRSA and LMI area.***
 - Work with LES to identify lighting needs in the LMI areas.
 - Continue the Tree Management and Demolition of Secondary Structures Programs.
 - Explore options to address parking concerns in the LMI neighborhoods.
 - Work with the City Public Works Department to ensure infrastructure improvements are made, as needed, in the LMI neighborhoods.
 - Support a commercial quality of life ordinance.
 - Implement a funded program to assist with park improvements in the LMI neighborhoods.
 - Implement redevelopment projects identified in the Downtown Master Plan.
 - Determine priority commercial reinvestment areas and improvement strategies for those areas.
 - Continue implementation of redevelopment plans including North 27th Street, Havelock, University Place, and Downtown.
 - Provide construction financing and design assistance for the rehabilitation of older commercial buildings located in blighted areas.
- ***Insufficient private investment in the NRSA and LMI areas.***
 - Market the LMI area as an attractive place to live through the “Heart of Lincoln” Project.
 - Continue to fund the “Heart of Lincoln” Project.

- Implement Antelope Valley Redevelopment Projects that will spur private redevelopment and economic investment.
- Continue the Focus Area concept -- projects create visible changes in the short-term that encourage private investment.
- Implement projects identified in the Downtown Master Plan.
- Determine priority commercial reinvestment areas and improvement strategies for those areas which may include redevelopment opportunities and streetscape projects.
- Continue implementation of redevelopment plans for North 27th Street, Havelock, University Place, and Downtown. Public investment in these areas and public/private partnerships will result in increased private investment.
- Implement a funded program to assist with park improvements in the LMI neighborhoods.
- ***Incompatible land uses.***
 - Support strategies for flood plain management of Salt Creek, Antelope Valley, and Dead Man's Run.
 - Explore options to address parking concerns in the LMI neighborhoods.
 - Support revisions to commercial zoning districts in LMI neighborhoods (typically B-1 and B-3).
 - Support a commercial quality of life ordinance.
 - Explore incentives to reduce residential density in older neighborhoods, including tax incentives to deconvert multiple unit dwellings and increase homeownership and private investment.
 - Assist in the relocation of commercial/industrial facilities located in older residential areas that create a land use conflict.
 - Support redevelopment in the Antelope Valley area that addresses incompatible land uses. The Redevelopment Plan includes projects aimed at reducing land use conflicts.
- ***Insufficient public transportation.***
 - Continue Urban Development staff's leadership in the Basic and Emergency Needs/Self-Sufficiency Coalition for the Community Services Initiatives (CSI). The Coalition has identified transportation as a basic need and defined it as the ability to access transportation to and from daily destinations necessary for meeting personal needs. The Coalition will study public transportation issues within this context and develop recommendations.

- ***Lack of information or knowledge about supportive programs, social services, and financial assistance.***
 - Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share information about transitional, fair, and affordable housing.
 - Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.
 - Support agencies involved in the CSI Basic and Emergency Needs/Self-Sufficiency Coalition in continuing to get the word out about their programs and services.
- ***Communications and other barriers due to language and cultural differences of new subpopulations.***
 - Provide a range of technical resources, including housing program brochures and training from Urban Development, NeighborWorks®Lincoln, Lincoln Action Program, and other Departments, in languages including, but not limited to, English Spanish, Vietnamese, Russian, Arabic, and Neur.
 - Continue to access the specific skills of Urban Development’s bilingual staff members and bilingual staff members of other agencies when language barriers are an issue.
 - Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.
 - Support Lincoln Literacy as a member of the CSI Basic and Emergency Needs/Self-Sufficiency Coalition in educating other service providers on the critical importance of literacy. That agency, on its own and working with CSI, will continue to develop strategies to address this obstacle.
 - Provide opportunities for leadership training to enable and encourage neighborhood residents to assume a greater role in building their neighborhood, impacting public policy, and becoming involved in the entire community.
- ***Perception that some areas of Lincoln are high crime areas.***
 - Market the NRSA as an attractive and affordable place to live by continuing to fund the “Heart of Lincoln” Project to promote homeownership in older neighborhoods.
 - Promote the stability and revitalization of low-income, older neighborhoods by strengthening the partnerships between Urban Development’s Housing Division and other entities to incorporate the housing element and homeownership goals into revitalization planning with the “Free to Grow” Project, Antelope Valley, Focus Areas, and the Troubled Property Program.

- Work with the Lincoln Electric System (LES) to identify lighting needs in LMI areas.
- Support and assist LMI neighborhood groups to complete annual clean-up of overgrown shrubs, trees, and bushes that pose safety problems.
- Continue to support the “Free to Grow” team that addresses safety issues in selected LMI areas.
- Implement public improvement projects identified in Focus Area Plans for designated neighborhood revitalization areas located in the LMI neighborhoods.
- Continue to identifying new focus areas and work with neighborhood associations to develop Focus Area Plans.
- Implement a funded program to assist with park improvements in the LMI neighborhoods.
- Support the creation of an ordinance prohibiting couches on porches.
- Support efforts to make garbage collection mandatory.
- Continue efforts to report housing code violations.
- Monitor the effects of new student housing on the LMI neighborhoods.
- Continue to fund the “Heart of Lincoln” Project.
- Work with the City Public Works Department to ensure infrastructure improvements are made, as needed, in the LMI neighborhoods.
- Support strategies for flood plain management of Salt Creek, Antelope Valley, and Dead Man’s Run.
- Explore options to address parking concerns in the LMI neighborhoods.
- Support revisions to commercial zoning districts in the LMI neighborhoods (typically B-1 and B-3).
- Support a commercial quality of life ordinance.
- Explore incentives to reduce residential density in older neighborhoods, including tax incentives to deconvert multiple dwellings and increase homeownership and private investment.
- Assist in relocation of commercial and industrial facilities located in older residential areas that create a land use conflict.
- Support the redevelopments in Antelope Valley that eliminates blight and substandard conditions through public and private investment.

Such improvements to the area will help eliminate the perception of a high crime area.

ECONOMIC DEVELOPMENT OBSTACLES AND ACTIONS

- ***Insufficient private investment in the NRSA and LMI areas.***
 - Because public reinvestment has been demonstrated to increase private investment, public actions should include increasing the number of new private sector jobs that are: 1) quality full-time permanent positions and 2) are available to low- to moderate-income person.
 - Increase the City's overall economic development capacity by working with partnering agencies and organizations.
 - Provide construction financing and design assistance for the rehabilitation of older commercial buildings located in blighted areas.
 - Provide financial and technical assistance to retail and service businesses located in low- and moderate-income neighborhoods which will provide needed goods and services to neighborhood residents.
- ***Lack of high paying, permanent full-time jobs with benefits.***
 - Through the Economic Development Program, increase the number of new private sector jobs that are: 1) quality full-time permanent positions and 2) are available to low- and moderate-income persons.
 - Provide direct financial assistance to "primary employers" that will create and/or retain quality jobs which pay a living wage for low- and moderate-income residents.
 - Increase the City's overall economic development capacity by working with partnering agencies and organizations.
 - Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.
 - Through Workforce Development, connect unemployed and underemployed low- and moderate-income persons with labor force demands of the private sector by increasing job readiness and employability of low- and moderate-income persons, including youth.
- ***Insufficient affordable education, skill-building, and training opportunities.***
 - Increase the number of new private sector jobs that are: 1) quality full-time, permanent positions and 2) are available to low- and moderate-income persons.

- Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.
- Through Workforce Development, connect unemployed and underemployed low- and moderate-income persons with labor force demands of the private sector by increasing job readiness and employability of low- and moderate-income persons, including youth.
- **Lack of financing for business expansion.**
 - Through the Economic Development Program, increase the number of new private sector jobs that are: 1) quality full-time permanent positions and 2) are available to low- and moderate-income persons.
 - Increase the City's overall economic development capacity by working with partnering agencies and organizations.
 - Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.
- **Lack of developable industrial land.**
 - Support the recommendations contained in the "Economic Development and Marketing Strategy" study prepared in 2003 by AngelouEconomics, Inc.
- **Negative perceptions by investors of underserved need areas.**
 - Strengthen and maintain the viability of the City's core neighborhoods through the enhancement and redevelopment of commercial areas located in low- to moderate-income and/or blighted areas.
 - Provide financial and technical assistance to retail and service businesses located in low- and moderate-income neighborhoods which will provide needed goods and services to neighborhood residents.
 - Implement Antelope Valley Redevelopment Projects.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 1 Action Plan Managing the Process response:

1. The City of Lincoln Urban Development Department is the lead agency for overseeing the development of the plan and the administration of programs covered by the Consolidated Plan. The Department was created in 1975, the first year that the City received an entitlement grant under the CDBG program. The Department has five divisions: Administration which includes Downtown Redevelopment, Community Development, Housing Rehabilitation and Real Estate, Workforce Investment Administration, and One Stop Employment Solutions (Workforce Investment Act Program). The Workforce Investment Administration Division and One Stop Employment Solutions Division are responsible for the oversight of job training funds from the U.S. Department of Labor and are not covered by this Plan. The Divisions involved in the administration of this Plan are responsible for the following:

- **Administration:** General program oversight; fiscal management; and program monitoring. Downtown Redevelopment: Downtown Redevelopment primarily using Tax Increment Financing (TIF).
- **Community Development:** Research, planning, and report preparation; project management; neighborhood assistance; focus area planning and plan implementation; public participation; non-Downtown redevelopment activities using TIF funds; and administration of the City's Economic Development loan programs.
- **Housing Rehabilitation and Real Estate:** Program development, administration, and staffing of the City's housing rehabilitation loan programs; management of housing funds to non-profit organizations; relocation, property acquisition, and the sale of the City-owned surplus property for various City departments.

Major agencies responsible for administering the programs outlined in the Consolidated Plan include the following:

- NeighborWorks® Lincoln through the Homebuyer Training Program, Troubled Property Program, and the First Home Program which assists with downpayment assistance.
- The Lincoln Housing Authority which administers the Security Deposit Program.
- The League of Human Dignity which operates the Barrier Removal Program.
- Homeless Coalition: Lincoln's Continuum of Care which is an organization of homeless service providers, homeless individuals, and other community stakeholders. Organizational responsibilities include the following: 1) the development of Lincoln's annual Supportive Housing Program Grant, 2) an agency peer review process, 3) administration of the "Point-in-Time" count, and 4) strengthening collaboration and efficiencies in services provided to the homeless.
- Community Development Resources of Lincoln is a community development financial institution (CDFI) that provides technical assistance and capital to small businesses and entrepreneurs.

2. The Plan was developed with assistance from the City's Community Development Task Force (CDTF) a 25-member citizen advisory group. The Task Force members are appointed by the Mayor and comprised primarily of representatives of the City's low- and moderate-income neighborhoods, with additional representatives from the business, lending, and minority communities, and the community at-large. Planning is carried out by the following three standing committees of the Task Force:

- **Housing Committee** – Reviews, evaluates, and provides recommendations on CDBG and HOME housing programs, including housing rehabilitation, homeownership, multi-family projects (new construction), and target areas.
- **Community Services Committee** – Reviews, evaluates, and provides recommendations for funding applicants for both emergency shelter grant funds and community services/facilities funds.
- **Community Revitalization Committee** – Reviews, evaluates, and provides recommendations on neighborhood and community revitalization policy, plans, and projects.

Other significant aspects of the process include the public participation process through the hiring of Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center, the participation of and consultations with those listed below, and the Strategic Plan tables included as part of the CPMP tool.

Additionally, Urban Development consulted with the Lincoln Housing Authority, several of the local human services agencies, both public and private, and including those serving children, the elderly, people with disabilities, and the homeless. Their participation included providing data, describing needs, and projecting future circumstances. Their reports and information available online were also reviewed. Additionally, extensive use was made of the reports provided by Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center. Those who were involved (including those participating in the development of the Affordable Housing Needs Analysis) included the following:

- Antelope Park Neighborhood Association
- Architectural Alliance
- Asian Center
- Assistive Technology Partnership
- Brighton Construction
- Catholic Social Services
- Cattle National Bank
- Cedar's Youth Services
- CenterStar Consulting
- Century Sales and Management Company
- City-County Human Services Department
- Community Development Resources
- Community Learning Centers
- Community Mental Health Center
- Homeless Coalition: Lincoln's Continuum of Care
- Cornhusker Bank
- Department of Health & Human Services
- Downtown Lincoln Association

- East Campus Community Organization
- Fair Housing Center (Omaha)
- Fannie Mae
- Fresh Start
- Fulton Construction
- Habitat for Humanity
- Hanna: Keelan
- Home Builders Association of Lincoln
- HOME Real Estate
- HUD
- Indian Center
- Interfaith Housing Coalition
- League of Human Dignity
- Lincoln Action Program
- Lincoln Area Agency on Aging
- Lincoln Building and Safety Department
- Lincoln Chamber of Commerce
- Lincoln City Council Representatives
- Lincoln City Libraries
- Lincoln Commission on Human Rights
- Lincoln Department on Aging
- Lincoln Housing Authority
- Lincoln Interfaith Council
- Lincoln Parks and Recreation
- Lincoln Planning Commission
- Lincoln Planning Department
- Lincoln Police Department
- Lincoln Public Schools
- Lincoln Public Works and Utilities Department
- Lincoln-Lancaster County Health Department
- Malone Community Center
- Marvin Investment Management
- Matt Talbot Kitchen
- Mercy Housing Midwest
- MidAmerican Home Services Mortgage
- Midwest Equity Group
- Nebraska Department of Health and Human Services
- Nebraska Department of Labor
- Nebraska Equal Opportunity Commission
- Nebraska Housing Resource, Inc.
- Nebraska Investment Finance Authority
- NeighborWorks® Lincoln
- People's City Mission
- Personalized Mortgages
- Rape-Spouse Abuse Crisis Center
- Real Estate Owners and Managers Association
- REALTORS® Association of Lincoln
- Remodelers Council
- Statewide Independent Living Council
- TierOne Bank
- United Way of Lincoln and Lancaster County
- University of Nebraska Public Policy Center
- University Press

- US Bank
- Volunteer Partners
- Wells Fargo
- Woods Brothers Realty
- Woods Charitable Fund

3. Major efforts are underway to enhance the coordination between public and private housing, health, and social service agencies. To enhance coordination between public and private housing agencies, internally, the Housing Division is planning to broaden the staff's knowledge of other services available in the community through the establishment of a new program called BRIDGE in order to increase coordination through more accurate referrals. The plan is to create a referral network through partnerships with other agencies. This program will educate staff on other agencies, improve Urban Development's referral network and provide clients and potential clients with information and technical assistance to sustain and improve their household status. Housing Rehabilitation Specialists will offer their technical assistance to potential clients to provide the most cost effective way of addressing needs. Coordination will continue with Urban Development's traditional partners including NeighborWorks®Lincoln, the Lincoln Housing Authority, the League of Human Dignity, Homeless Coalition: Lincoln's Continuum of Care, Community Development Resources of Lincoln, and the State through the Nebraska Affordable Housing Trust Fund.

To address community health and social service needs, the City of Lincoln and Lancaster County Human Services Department have begun a new process called the Community Services Initiative (CSI). CSI is a community-wide planning effort designed to identify emerging issues and critical needs in the local health and human services delivery system. CSI is comprised of four primary coalitions: Family Violence, Behavioral Health, Early Childhood/Youth Development, and Basic and Emergency Needs/Self-Sufficiency. In addition, CSI draws upon existing and on-going housing analysis and concerns provided by the Urban Development Department and analysis on health issues and concerns provided by the City-County Health Department and "Healthy People 2010" Project.

Urban Development will meet community service goals and enhance coordination between public and private social service agencies by leading the CSI Basic and Emergency Needs/Self-Sufficiency coalition. Goals of CSI are as follows:

- Obtain additional funding to help meet basic and emergency needs and self-sufficiency goals.
- Provide a forum for basic and emergency needs and self-sufficiency providers.
- Coordinate efforts to meet basic and emergency needs, which in turn will improve efforts to assist individuals and families in reaching self-sufficiency.
- Develop a common vision that allows agencies and funders to assess issues from a broader community-wide level.
- Develop a social services and funding plan for basic and emergency needs and self-sufficiency that can serve as a guide for agencies and funders.
- Work together with other coalitions to provide an overall social marketing plan.

The City of Lincoln's Urban Development Department serves as the lead entity for the Homeless Coalition: Lincoln's Continuum of Care, which is the organization that has been developed to provide a system to address homelessness and the priority

needs of homeless persons and families. The Homeless Coalition: Lincoln's Continuum of Care is comprised of more than two dozen homeless service providers, as well as representatives from local businesses, the Lincoln City Council, the Lincoln Police Department, the State Health and Human Services Department, and the faith-based community.

The Homeless Coalition: Lincoln's Continuum of Care meets monthly to assess the adequacy of current services in the continuum, to coordinate community-wide efforts to serve special needs populations, to identify service gaps, to prioritize needs, and to create strategies to leverage resources in the community. The Homeless Coalition: Lincoln's Continuum of Care recognizes the importance of being pro-active in educating and informing Lincoln about its homeless population situation and being future oriented in planning efforts. In addition, the Homeless Coalition: Lincoln's Continuum of Care provides technical assistance to provider agencies to develop project proposals for the consolidated application process and ranks these proposals based upon community gaps and needs.

To allow for a comprehensive planning process and to demonstrate that one, well-coordinated process is in place, the Homeless Coalition: Lincoln's Continuum of Care gathers information from a number of collaborative sources, and partners with a variety of community coalitions and groups. It is important to note that homeless persons contribute insight and opinions to the Homeless Coalition: Lincoln's Continuum of Care, as meetings routinely feature input and information from homeless individuals.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 Action Plan Citizen Participation response:

1. Included in the "Strategic Plan Additional Files" folder is the "Citizen Participation Guide" that was used in preparing the Plans. Also, as stated above, the City's Community Development Task Force (CDTF) is a 25-member citizen advisory group to the Urban Development Department. The Task Force members are appointed by the Mayor and comprised of primarily representatives of the City's low- and moderate-income neighborhoods, with additional representatives from the business, lending, and minority communities, and the community at-large. All meetings are handicapped accessible and open to the public.

The three CDTF Committees, Housing, Community Services, and Community Revitalization met to develop goals for the Strategic Plan. Along with data that was

collected, the Committees saw presentations by the two consultants hired by the Urban Development Department and were given a summary of the findings of the two reports. The Task Force also met as a group on June 15 to review and approve the First Program Year Action Plan.

The Plan also went before the Lincoln City Council for public hearing and approval.

Additionally, the two consultants, Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center expanded public input. Those efforts are discussed below.

2. There were no citizen comments received regarding the Plan.

3. As stated previously, Urban Development hired two private consultants (reports included in the "Strategic Plan Additional Files" folder) to expand and reach out to citizens of all backgrounds in the Planning process. Olsson Associates was hired to collect subjective information – what the people of Lincoln saw as the issues that Urban Development should address. This was done in three ways: 1) focus groups made up specific stakeholder clusters, 2) one-on-one interviews with key stakeholders, and 3) a "Kids and Camera" Project, a project designed to learn about the opinions and wishes of groups of elementary and middle school children from low- and moderate-income neighborhoods.

The focus groups were centered around the following areas: Community Services; Community Revitalization; Housing; Bankers, Builders, REALTORS®, and Developers; and Cultural Centers. Representatives from minority groups and people with disabilities were also invited. People considered knowledgeable in those focus group areas attended meetings conducted by Olsson Associates. They were asked for their opinions on the great things that Urban Development has accomplished and which community issues where they felt Urban Development should focus its resources on in the future.

Commensurate with the focus groups were the one-on-one interviews. Again people were chosen based on their knowledge and expertise and their leadership in their fields. Interviewees included a local foundation Executive Director, the City's Human Services Director, the Chamber of Commerce President, a REALTOR®, the President of the Downtown Lincoln Association, the Director of the Lincoln Housing Authority, a member of the Planning Commission, and several other experts. These individuals were asked the same questions as the focus groups.

Olsson Associates initiated one of the more interesting aspects of the process, called "Kids and Cameras". This activity was done in conjunction with seven Community Learning Centers located in schools in the low- to moderate-income neighborhoods. Nearly 100 children participated, forming small teams at their schools. As stated in the Olsson Associates report:

Armed with disposable cameras, they went into their neighborhoods in order to give photo answers to these four questions:

1. What is the prettiest place in your neighborhood?
2. What is the scariest place in your neighborhood?
3. What's the safest place in your neighborhood?

4. Where do you most like to play or hang out?

After the pictures were taken and developed, the children came into Olsson Associates (OA) graphic arts area, where OA staff helped them assemble their photos into posters.

The grand finale was a community meeting where the children presented their posters, and their dreams for the future of their neighborhoods, to the Mayor, various City staff members, and their families, friends, and a variety of other community people who care about the future of Lincoln.

As one young 4th grader wrote, "In the future, the buildings should be colorful like the people in our neighborhood. Imagine the buildings all colored yellow, black, brown, pink, orange and purple. The world would look like a rainbow. I care because the people in the neighborhood would look like the buildings. To look new and wonderful, just like us!"

These telling posters have been displayed at one of the Mayor's Town Hall meetings and numerous neighborhood association meetings. This Project has helped to expand information and knowledge about the Urban Development Department and the Consolidated Plan.

The other consulting organization was the University of Nebraska, Lincoln-Gallup Research Center. As UNL-Gallup explains in their report they were to,

...do a survey of low and moderate income areas within the city of Lincoln. Thirty census tracts were selected to participate in the study. A stratified sample proportional to size of census tract was selected. A modified Dillman method mail survey was conducted during the winter of 2004. Major issues analyzed in the study include: influences of general neighborhood satisfaction, perception of crime and safety within neighborhoods, and home satisfaction to name a few. Difference in opinions were [sic] observed between some demographic groups such as households with children and those without, the young and the elderly, higher income households and lower income households, long-time residents and new comers and regional differences.

The mail survey, backed with letters from Mayor Coleen J. Seng, had a sample size of 1,000 households in the low- to moderate-income areas of Lincoln. Eight hundred and twenty-four were delivered, 140 were undeliverable, and 449 were returned for a response rate of 54%. The margin of error for the survey is +/-4.6%.

Conclusions include the following:

- Overall, most respondents (66%) are satisfied with their neighborhood.
- Three main predictors of neighborhood satisfaction were found:
 - Satisfaction with condition of houses in the neighborhood
 - Satisfaction with current home

- Feel safe at night
- Owners tend to be more satisfied with parks in their neighborhood than renters.
- People who live longer in a neighborhood tend to be more satisfied with parks in their neighborhood and their neighborhood in general.
- Most respondents do not think traffic is a problem in Lincoln (68%).
- Fifty-one percent of respondents say that often or sometimes parking is a problem in their neighborhoods during the weekends.
- Respondents living in the Downtown area tend to over estimate crime levels in the area compared to official records.
- Households with children are more likely than households without children to perceive crime as a problem in their neighborhood.
- Younger people are more likely than older people to perceive crime as a problem in their neighborhood.
- Younger people are less likely than older people to feel safe at night in their neighborhood.

This information was used by the Community Development Task Force and Urban Development staff to assist in identifying issues and priority needs in the Strategic Plan. Copies of the two reports can be found in the “Strategic Plan Additional Files” folder.

4. There were no citizen comments.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

1. The Institution Structure will remain the same for the next year. No action or changes are anticipated. Please see “Strategic Plan Additional Files” folder for the Institutional Structure a description of the Institutional Structure.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 1 Action Plan Monitoring response:

1. During the next year Urban Development will continue its ongoing monitoring process with its housing and community development projects to ensure long-term compliance with program requirements and comprehensive planning requirements. These efforts are described below.

General grant administration activities include preparation and management of annual operating and programmatic budgets, including allocation of personnel and overhead costs; analysis of past and current year performance and expenditures in all program areas (i.e., housing rehabilitation and homeownership, economic

development, community services, public improvements, etc.); oversight of revenues, "timeliness" of expenditures; and coordination and utilization of HUD's IDIS system for reporting and fund drawdowns.

Program/project monitoring ensures that the City and its subrecipients (or borrowers) meet performance objectives within schedule and budget. Most importantly, it provides documentation of the City's compliance with program (CDBG, HOME, ESG, and ADDI) objectives, rules, and regulations. A critical part of the City's monitoring system is an assessment of each subrecipient or borrower to identify high risk agencies that require more extensive oversight and monitoring. Agencies identified as high risk include those who are new to the program, are experiencing turnover in key staff positions, have been plagued by past compliance or performance problems, are undertaking multiple funding activities for the first time, and/or are not submitting timely reports. These agencies are provided with regular on-site visits and desk-top reviews and at least one on-site visit per year.

A standardized procedure for review and monitoring has been established, and monitoring manuals have been prepared utilizing monitoring tools developed for CDBG, HOME, ESG, and ADDI programs. Areas addressed include the following: 1) Project or Program Status; 2) Program Benefit; 3) Fair Housing/Equal Opportunity; 4) Consistency of Records; and 5) Financial Accountability. Desk-top reviews involve examining progress reports, compliance reports, and financial information. On-site monitoring visits are performed to determine adequate control over program and financial performance and to verify proper records maintenance. On-site visits also involve examining beneficiary documentation, audit reports, accounting records, invoices, payroll documentation, and timesheets.

The Program Monitor also works with subrecipients and borrowers to ensure compliance with all Federal rules and regulations. Occupancy reports submitted for assisted housing projects are examined to determine compliance with affordability and tenant eligibility. Interviews with contractor employees are conducted and certified payrolls are examined to ensure compliance with Fair Labor Standards and Davis-Bacon wage requirements.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Program Year 1 Action Plan Lead-based Paint response:

1. Urban Development has on staff four Certified Lead Risk Assessors. Each one of the housing rehabilitation projects receive the appropriate level of lead hazard evaluation based on the amount of federal funds in the project. The lead hazards are mitigated and the owner receives information on how to maintain a lead-safe home.

Urban Development's First Home Program offers purchase assistance to buyers and rehabilitation of the house. NeighborWorks® Lincoln administers the program and also has on staff a Certified Lead Risk Assessor. Existing homes are evaluated for

lead hazards, mitigated, and, through homebuyer education, the owner maintains a lead-safe home.

The above programs will reduce the number of housing units containing lead-based paint hazards and increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income households.

In addition, Urban Development will add lead-free new construction to the inventory with the Housing Development Loan Program.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

1. The goals (priorities) and specific objectives that Urban Development hopes to achieve during the need year are as follows:

Goal 1- Preserve and Provide for Safe and Decent Affordable Housing:
Promote the preservation and revitalization of affordable housing and rehabilitation of substandard or inadequate housing throughout the City with emphasis on the Neighborhood Revitalization Strategy Area (NRSA) and low-income areas.

Objective 1: Ensure that there will be an adequate supply of affordable rental housing that meets at least minimum housing quality standards for households making 0 to 80 percent of the median income over the next five years by providing a range of financial and technical resources to rehabilitate the existing rental housing stock which carry long-term affordability.

Strategy 1: Provide a range of financial and technical resources to rehabilitate the existing renter-occupied housing stock with emphasis on the NRSA and low-income areas.

Activity: Use the Housing Development Loan Program (HDLP) to assist non-profits in providing for the special needs population with the rehabilitation of facilities.

Activity: Use the Housing Development Loan Program to assist non-profit landlords to sustain long-term affordability for tenants under 30% of median income and projects with expiring Low-Income Housing Tax Credits.

Activity: Work with the various housing non-profits and neighborhood organizations to instill pride in the neighborhoods and increase awareness of the financial and technical resources available for rehabilitation.

Activity: Continue to fund the PRIDE (Promote Residential Improvement Design and Enhancement) Program which provides grants to investors with low-income tenants in 11 NRSA neighborhoods up to \$600 for materials only repairs.

Objective 2: Encourage private investment in housing preservation and rehabilitation.

Strategy 1: Develop a task force to explore the use of innovative means to encourage the preservation of existing affordable housing, including a housing rehabilitation sub-code, tax credits, tax abatement, land banking, public/private partnerships, etc., and recommend those means to the Mayor and City Council.

Strategy 2: Allow the market trend to encourage the deconversion of rental properties in the older neighborhoods through the sale to owner-occupied buyers.

Objective 3: Improve the overall quality of housing in the NRSA and maintain the overall quality in the low- to moderate-income (LMI) area.

Strategy 1: Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock.

Activity: Continue to fund PRIDE Program which grants low-income homeowners in 11 NRSA neighborhoods up to \$600 for materials to accomplish repairs

Activity: Continue to fund low-income homeowners not eligible for conventional loans through Direct or Deferred Loan Program in the LMI area.

Activity: Continue to fund the HILP (Home Improvement Loan Program) which, in cooperation with NIFA and six private lenders, makes available zero percent interest loans to low- to moderate-income owners for rehabilitation of their homes.

Strategy 2: Continue to provide additional financial incentives to first-time homebuyers who buy and rehabilitate houses in the NRSA and the LMI area.

Activity: Continue to fund the First Home Program with downpayment and rehabilitation assistance with a zero percent interest loan (forgivable in the NRSA and half-forgivable within the LMI area).

Strategy 3: Increase awareness of the financial and technical resources available for rehabilitation among the public and housing providers.

Activity: Market existing housing programs with emphasis on the NRSA and LMI areas and low-income, minority households.

Objective 4: Improve the health and well-being of low-income households throughout the City by increasing awareness of and reduce exposure to lead-based paint in homes, especially those with children.

Strategy 1: Continue to use lead-based paint certified housing staff to inform and educate housing clients, non-profit agencies, and the private sector housing industry.

Strategy 2: Increase awareness of the financial and technical resources available for household hazard mitigation, including the remediation of lead-based paint, mold, etc.

Goal 2 - Create and Sustain Homeownership Opportunities: Increase opportunities for homeownership by those households who make 30 to 80 percent of the median income and assist low-income households in sustaining their homeownership status.

Objective 1: Assist low-income households in building wealth and maintaining equity by providing a range of financial and technical resources to enable low-income households to purchase and maintain their homes.

Strategy 1: Develop and enhance existing financial education programs for renters not yet ready to become first-time homebuyers, first-time homebuyers, and existing low-income homeowners.

Activity: Provide technical support to NeighborWorks® Lincoln, Lincoln Action Program, the REALTORS® Association of Lincoln, local banks, and others in the development, enhancement, and provision of basic financial skills training programs.

Activity: Develop and implement the BRIDGE (Bridging Referral and Informational Demand Gaps) Program which offers technical assistance and information to current homeowners regarding predatory lending, credit card debt, and equity depletion.

Activity: Continue to fund First Time Homebuyer training programs through partnerships with NeighborWorks® Lincoln and Lincoln Action Program (for trainings in languages other than English).

Strategy 2: Provide financial assistance to enable first-time homebuyers to purchase homes.

Activity: Continue the First Home Program administered by NeighborWorks® Lincoln.

Activity: Continue partnering with and leveraging funds for additional homebuyer programs of other agencies, including NIFA, LAP, and the LHA.

Strategy 3: Continue to partner with non-profit housing agencies to create new affordable homeownership opportunities throughout the City by building affordable homes on infill lots and in new developments, and by substantially rehabilitating dilapidated units.

Activity: Leverage funds in conjunction with NeighborWorks® Lincoln using the Troubled Property Program for infill housing.

Activity: Continue to partner with NeighborWorks® Lincoln to develop affordable and mixed-income housing projects as part of the community revitalization portion of the Antelope Valley project.

Activity: Continue to partner with Nebraska Housing Resource, Inc. for the construction of new affordable housing in higher income areas.

Activity: Continue the incentives under the First Home Program for purchase in the NRSA and the LMI areas.

Strategy 4: Continue to assist low-income homeowners in maintaining and rehabilitating their homes.

Activity: Continue to fund the HILP program which, in cooperation with NIFA and six private lenders, makes available zero percent interest loans to low- to moderate-income owners for rehabilitation of their homes city-wide.

Activity: Continue to fund low-income homeowners not eligible for conventional loans through the Direct or Deferred Loan Program in LMI area.

Activity: Continue to provide PRIDE grants for limited exterior improvements in the NRSA.

Strategy 5: Continue to share information with housing providers and provide informational brochures on a wide range of homeownership topics.

Objective 2: Increase the rate of homeownership within the NRSA.

Strategy 1: Provide additional incentives to enable low-income households to purchase homes within the NRSA.

Activity: Continue the First Home Program (with total forgiveness loans in the NRSA) and homebuyer training administered by NeighborWorks® Lincoln

Strategy 2: Create additional homeownership opportunities in the NRSA.

Activity: Continue the Troubled Property Program administered by NeighborWorks® Lincoln for infill housing.

Activity: Continue to partner with NeighborWorks® Lincoln and developers to develop affordable and mixed-income housing projects as part of the community revitalization portion of the Antelope Valley project.

Activity: Examine innovative ways to encourage absentee landlords and owners in unstable housing situations to sell properties to owner-occupants.

Strategy 3: Market the NRSA as an attractive and affordable place to live.

Activity: Continue to fund the "Heart of Lincoln" Project to promote homeownership in older neighborhoods.

Objective 3: Increase the rate of homeownership among households headed by persons who are racial and/or ethnic minorities.

Strategy 1: Provide a range of technical resources, including housing program brochures and training from Urban Development, NeighborWorks® Lincoln, Lincoln Action Program, and other Departments, in languages including, but not limited to, English Spanish, Vietnamese, Russian, Arabic, and Neur.

Activity: Partner with Lincoln Action Program to teach the basic financial skills and homebuyer classes in other languages.

Strategy 2: Continue the function of the Minority Marketing Committee to implement the "Minority Marketing Plan".

Activity: Create additional partnerships with advocacy organizations for racial and ethnic minorities.

Activity: Conduct focus groups to understand the specific housing needs and barriers to homebuying for specific subpopulations.

Strategy 3: Continue to access the specific skills of Urban Development's bilingual staff members and bilingual staff members of other agencies when language barriers are an issue.

Objective 4: Assist low-income homeowners in sustaining their homeownership status during emergency situations and reduce the overall instances of emergency situations.

Strategy 1: Provide technical and financial resources to prevent emergency situations and maintain household stability.

Activity: Develop and implement the BRIDGE (Bridging Referral and Informational Demand Gaps) Program which offers technical assistance and information to current homeowners regarding predatory lending, credit card debt, and equity depletion.

Activity: Work with other City departments and agencies to address housing situations that are perilous or may be perilous in the future due to insufficient regulations (i.e., mobile home parks).

Activity: Continue to fund the Rebuilding Together Project through the HEART (Helping Elderly Access Rebuilding Together) Program.

Strategy 2: Provide technical and financial resources to address existing emergency situations.

Activity: Continue to fund the Emergency Loan Program.

Activity: Create a referral network through partnerships with other agencies by establishing the BRIDGE Program. Educate Urban Development staff on other agencies, improve Urban Development's referral network and provide clients and potential clients with information and technical assistance to sustain and improve their household status. Housing Rehabilitation Specialists will offer their technical assistance to potential clients to provide the most cost-effective way of addressing needs.

Objective 5: Promote the stability and revitalization of low-income, older neighborhoods.

Strategy 1: Strengthen partnerships between the Urban Development's Housing Division and other entities to incorporate the housing element and homeownership goals into revitalization planning.

Activity: Partner with the Lincoln Action Program on the "Free to Grow" project.

Activity: Expand the partnership with NeighborWorks® Lincoln to address "Heart of Lincoln", Antelope Valley, and the Troubled Property Program.

Activity: Work with City partners on the community revitalization portion of the Antelope Valley project.

Strategy 2: Strengthen partnerships to improve housing as part of the overall redevelopment process in older neighborhoods.

Activity: Use the Housing Development Loan Program to assist Habitat for Humanity, the LHA, and other non-profit home builders to acquire vacant infill lots for new construction projects.

Activity: Partner with neighborhood associations and other organizations to identify problem properties and star properties (as best practices examples).

Activity: Work with neighborhood associations to develop and implement focus area plans that include actions to further affordable housing.

Goal 3 - Create and Sustain Affordable Rental Housing Opportunities:
Improve access to permanent, affordable rental housing with appropriate supportive services by low-income households and assist rental households in maintaining their rental status or move to homeownership, as appropriate.

Objective 1: Increase the sustainability and stability of households in rental housing situations.

Strategy 1: Help maintain the long-term affordability of units under non-profit ownership and projects with expiring tax credits.

Activity: Use the HDLP Program to fund rehabilitation of Tax Credit properties.

Strategy 2: Build the capacity of renter households to maintain their rental status during emergency situations.

Activity: Educate consumers on emergency sources of funding.

Activity: Provide basic financial skills training to renters and those in transitional housing.

Strategy 3: Assist in maintaining rental subsidies for low-income renters.

Activity: Continue to provide security deposit assistance for the Lincoln Housing Authority.

Objective 2: Create permanent housing options for low-income persons with special needs, including those with disabilities and/or needs for supportive services by continuing to work with special needs providers in combination with other public/private resources to create new housing or rehabilitate existing housing.

Strategy 1: Assist non-profits and for-profit developers in providing for the special needs population with new construction of housing or facilities.

Activity: Use the Housing Development Loan Program to finance new housing projects for special needs populations.

Activity: Use the Housing Development Loan Program to assist developers with gap financing for an elderly housing Tax Credit project.

Strategy 2: Assist developers in leveraging funds for supportive services.

Objective 3: Assist qualified renters in making steps toward homeownership.

Strategy 1: Build household capacity to assist qualified renters in becoming homeowners.

Activity: Establish a "Financial Fitness" program to prepare renters for the next step towards homeownership.

Strategy 2: Build awareness among developers and landlords of NIFA's CROWN program, which allows renters to set aside a portion of their rent for the purchase of a home, and assist in the program's implementation.

Objective 4: Assist homeowners in perilous ownership situations into appropriate rental housing.

Strategy 1: Assist frail elderly homeowners in unsafe housing situations to find permanent housing with supportive services.

Strategy 2: Assist households in dilapidated or unsafe mobile homes into permanent housing.

Goal 4 - Remove Barriers to Fair Housing and Affirmatively Further Fair Housing: Create and sustain affordable rental and owner housing opportunities throughout the City for all people, specifically households that may face additional barriers due to their race, ethnicity, nationality, religion, gender, familial status, age, disability, sexual orientation, and use of government assistance.

Objective 1: Provide the City staff and elected officials with the necessary tools to remove barriers to fair and affordable housing and affirmatively further fair housing goals.

Strategy 1: Ensure City staff and elected officials receive or have received training in both fair housing law and the benefits of equal access to affordable housing.

Strategy 2: Develop and implement guidelines for the review of new ordinances, other regulations, plans (including Comprehensive Plan amendments, redevelopment plans, and focus area plans),

and housing development and subdivision plans to determine if they meet the affordable and fair housing test.

Strategy 3: Conduct a review of the existing ordinance, Comprehensive Plan, and other regulations to identify and develop procedures for removing regulatory barriers to affordable and fair housing.

Objective 2: Improve access to permanent, affordable rental housing throughout the City with appropriate supportive services by low-income households and assist rental households in maintaining their rental status.

Strategy 1: Continue to fund the removal of physical and architectural barriers in existing rental housing.

Activity: Continue to fund the Barrier Removal Program.

Objective 3: Increase opportunities for homeownership by those households who make 30 to 80 percent of the median income throughout the City.

Strategy 1: Partner with enforcement agencies, fair housing advocates, and lenders to curb predatory lending practices through enacting appropriate legislation and/or providing continuing education.

Strategy 2: Work with enforcement agencies, REALTORS®, and lenders to assist in implementing a voluntary self-testing program to identify and correct discriminatory lending practices and policies that disparately impact protected classes in the homebuying process.

Strategy 3: Explore and implement innovative means to increase opportunities for immigrants, refugees, persons who are racial and or/ethnic minorities, and other underserved persons to be homebuyers.

Strategy 4: Continue to fund the removal of physical and architectural barriers in existing owner-occupied housing.

Activity: Continue to fund the Barrier Removal Program.

Objective 4: Improve and expand the collection and sharing of fair housing and affordable housing information across public and private entities, among housing industry entities, and within the public realm to improve understanding of fair housing laws, encourage reporting of violations, address existing and future housing needs, facilitate implementation of best practices, and reduce discrimination.

Strategy 1: Provide continuing education programs targeted toward housing industry professionals, city staff, special needs subpopulations, clients, and the general public.

Activity: Continue to hold an annual fair housing conference, tailoring the program to meet the informational needs of different segments/sectors of the housing industry.

Activity: Continue to hold additional informational sessions to improve understanding of needs of persons with disabilities, persons of other cultural and religious backgrounds, and persons who speak languages other than or in addition to English.

Strategy 2: Continue to participate on boards and committees of local organizations (public, private, and nonprofit) to share fair housing information.

Strategy 3: Encourage providers of affordable housing and special needs housing to work with neighborhood associations before and during the process of obtaining permits.

Strategy 4: Establish baseline data of existing fair housing indicators (i.e., Home Mortgage Disclosure Act, housing conditions) that can be updated on an annual basis as part of monitoring and evaluation by partnering with organizations that can assist in research and analysis.

Activity: Partner with the University of Nebraska - Lincoln, Public Policy Center to develop a HMDA (Home Mortgage Disclosure Act) database and run an analysis of data.

Strategy 5: Provide "best practices" examples and design standards as models of affordable housing and special needs housing redevelopment projects.

Strategy 6: Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and "best practices" examples of affordable housing programs and developments.

Objective 5: Monitor, evaluate, and update fair housing plans (on an as-needed and annual basis as part of the Consolidated Annual Performance Evaluation Report (CAPER)), policies, and programs to ensure that the City is affirmatively furthering fair housing as required by HUD.

Strategy 1: Comply with HUD fair housing requirements by maintaining substantial equivalency and monitoring program compliance.

Activity: Work with the Lincoln Commission on Human Rights to monitor compliance of Title 11 of the Lincoln Municipal Code with Federal Fair Housing Law.

Activity: Monitor compliance with affirmative fair housing market requirements by subrecipients and borrowers.

Activity: Monitor projects using Federal funds to ensure Section 504 regulations are met in new construction and substantial rehabilitation of residential units.

- Strategy 2: Maintain the Urban Development Equal Access Committee and/or use other committees for annual monitoring of progress toward making amendments to the Fair Housing Plan.
- Strategy 3: Continue to implement and update the "Minority Marketing Plan" for Urban Development Department programs.
- Strategy 4: Develop a set of performance indicators that may be monitored annually and reviewed by the Equal Access Committee.

Goal 5 - Strengthen or Establish Public Policy and Institutions to Support Affordable Housing: Strengthen or establish policies, procedures, and institutions that support and maintain the quality, affordability, and availability of housing for low-income households and preserve and enhance the quality of life in older neighborhoods.

Objective 1: Remove regulatory barriers to affordable housing.

- Strategy 1: Develop and implement guidelines for the review of new ordinances, other regulations, plans (including Comprehensive Plan amendments, redevelopment plans, and focus area plans), and housing development and subdivision plans to determine if they meet the affordable and fair housing test.
- Strategy 2: Conduct a review of existing ordinances, the Comprehensive Plan, and other regulations to identify and develop procedures for removing regulatory barriers to affordable and fair housing.

Objective 2: Improve understanding of housing needs and gaps, and information sharing about needs and gaps among institutions.

- Strategy 1: Develop a system for monitoring housing requests/needs across institutions.

Activity: Develop and implement the BRIDGE Program. Educate Urban Development staff about other agencies, improve Urban Development's referral network and provide clients and potential clients with information and technical assistance to sustain and improve their household status.

- Strategy 2: Develop additional informational databases and sources alone or in partnership with other agencies or departments.

Activity: Conduct a housing conditions analysis of rental and owner housing.

Activity: Maintain a housing indicators database.

Objective 3: Maintain or increase the level of funding available for affordable housing activities in the City of Lincoln.

Strategy 1: Leverage other funding sources and/or affiliate with institutions that are eligible to tap into other funding sources.

Activity: Continue to apply for the Nebraska Affordable Housing Trust Fund as leverage for housing projects.

Activity: Continue to use City funds to develop housing in the Antelope Valley.

Activity: Continue to work with the Nebraska Investment Finance Authority (NIFA) on Super-Target funds.

Activity: Continue to work with developers applying for Low-Income Housing Tax Credits through NIFA.

2. Federal, State, and local public and private sector resources that are reasonably expected to be available to address identified needs include the following:

- The State of Nebraska Department of Economic Development will continue to have the Nebraska Investment Affordable Housing Trust Fund available to the City of Lincoln. This fund will be used to address gap financing for a low-income rental or a special needs housing project. Also, it is available for downpayment assistance for moderate-income homebuyers.
- The Nebraska Investment Finance Authority (NIFA) will continue to be a source for low-income housing tax credit projects.
- Social service, non-profit organizations are expected to continue to supply most of the resources for housing projects through donations or private lenders with Federal funds filling the gap.
- The private sector lenders will continue to be the first mortgage source for the affordable homeownership programs with the Federal HOME funds as downpayment assistance.
- The City of Lincoln General Funds will be used in the Antelope Valley Project area which is also part of the City's Neighborhood Revitalization Strategy Area (NRSA).
- The Federal entitlement funds in the form CDBG and HOME will be used in conjunction with the above-mentioned resources, leveraged and/or to finance projects in the plan.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

1. The Lincoln Housing Authority (LHA) is a partner with the Urban Development Department (UDD) in trying to meet the needs for low-income housing. It will continue to help address the needs of public housing through its programs. Urban Development makes funding available to assist homeless families with security deposit assistance through the LHA. The LHA is a governmental entity established under state law, by the City of Lincoln, with a mission of providing affordable housing to the residents of Lincoln, Nebraska. The Housing Authority fulfills that mission by:

- the ownership and/or management of 1,300+ units of rental housing
- the administration of the Federal Section 8 Rent Subsidy Program in Lancaster County
- the operation of two homeownership programs
- tenant supportive services
- community partnerships with other providers of housing and social services

Additionally, as a means of encouraging homeownership among public housing residents, the Lincoln Housing Authority operates two homeownership programs. The Lincoln Housing Authority has a downpayment deferred loan program to assist with up to \$3,750 in downpayment costs for homeownership for eligible tenants. Additionally, the LHA sells "at cost" a newly constructed home built in partnership with the Northeast High School Construction Program. The Northeast High School homeownership program is a lease/purchase program allowing the tenant to build equity by "leasing" the unit for a five-year period before the tenant secures permanent financing.

Public housing residents are encouraged to participate in the Lincoln Housing Authority Resident Advisory Board for review of the LHA policies, strategy, and preparation of the Annual and Five-Year Plans of operation.

2. The Lincoln Housing Authority is not designated as "troubled."

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

1. The Urban Development Department and its partners will continue to work towards removing barriers to affordable housing by addressing and implementing the Goals and Objectives as outlined in the previous Section, "Housing", "Specific Housing Objectives" describing the priorities and specific objectives Urban Development will achieve over the next year.

- ***The concentration of economic, social, and housing problems in the Neighborhood Revitalization Strategy Area (NRSA) and Low- to Moderate Income (LMI) area.***
 - Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock such as PRIDE, DPL, and HILP Programs.
 - Continue to provide additional financial incentives to first-time homebuyers who buy and rehabilitate houses in the NRSA and LMI area through the First Home Program.
 - Continue to use lead-based paint certified housing staff to inform and educate housing clients, non-profit agencies, and the private sector housing industry.
 - Increase awareness of the financial and technical resources available for household hazard mitigation including the remediation of the lead-based paint, mold, etc.
 - Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share fair and affordable housing information.
- ***Deteriorated and insufficient infrastructure (i.e. roads, sidewalks, lighting, commercial buildings, housing units) in the NRSA and LMI area.***
 - Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock such as PRIDE, DPL, and HILP Programs.
 - Provide a range of financial and technical resources to rehabilitate the existing renter-occupied housing stock with emphasis on the NRSA and low-income areas using the HDLP Program in conjunction with Tax Credits for Special Needs and Elderly Housing Projects.
 - Partner with various non-profit housing organizations to increase pride in the neighborhood and increase awareness of financial resources.
 - Allow the market trend to encourage the deconversion of rental properties in the older neighborhoods through the sale to owner-occupied buyers.
- ***Insufficient private investment in the NRSA and LMI areas.***
 - Develop a task force to explore the use of innovative means to encourage the preservation of existing affordable housing, including a housing rehabilitation sub-code, tax credits, tax abatement, land banking, public/private partnerships, etc. and recommend those means to the Mayor and City Council.
 - Leverage the Housing Program funds to encourage private investment.

- Allow the market trend to encourage the deconversion of rental properties in older neighborhoods through the sale to owner-occupied buyers.
- Market the LMI area as an attractive place to live through the “Heart of Lincoln” Project.
- ***Lack of information or knowledge about supportive programs, social services, and financial assistance.***
 - Create a referral network through partnerships with other agencies by establishing the Urban Development (Bridging Referral and Information Demand Gaps). Educate Urban Development staff on other agencies, improve Urban Development’s referral network, and provide clients and potential clients with information and technical assistance to sustain and improve their household status.
 - Housing Rehabilitation Specialists will offer their technical assistance to potential clients to provide the most cost effective way of addressing needs.
 - Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share information about transitional, fair, and affordable housing.
 - Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.
 - Provide technical and financial resources to prevent emergency situations and maintain household stability of renter and owner households through the BRIDGE Program and financial fitness training.
- ***Communications and other barriers due to language and cultural differences of new subpopulations.***
 - Provide a range of technical resources, including housing program brochures and training from Urban Development, NeighborWorks®Lincoln, Lincoln Action Program, and other Departments, in languages including, but not limited to, English Spanish, Vietnamese, Russian, Arabic, and Neur.
 - Continue to access the specific skills of Urban Development’s bilingual staff members and bilingual staff members of other agencies when language barriers are an issue.
 - Explore and implement innovative means to increase opportunities for immigrants, refugees, persons who are racial and/or ethnic minorities, and other underserved persons to be homebuyers.
 - Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.

- ***Perception that some areas of Lincoln are high crime areas.***
 - Market the NRSA as an attractive and affordable place to live by continuing the “Heart of Lincoln” Project to promote homeownership in older neighborhoods.
 - Promote the stability and revitalization of low-income, older neighborhoods by strengthening the partnerships between Urban Development’s Housing Division and other entities to incorporate the housing element and homeownership goals into revitalization planning with the “Free to Grow” Project, Antelope Valley, Focus Areas, and the Troubled Property Program.
- ***Income or the ability of a household to pay for housing.***
 - Provide financial assistance to enable first-time homebuyers to purchase a home through the First Home Program and continue to partner with and leverage funds for additional homebuyer programs of other agencies, including NIFA, Lincoln Action Program, and the Lincoln Housing Authority.
 - Provide financial skills training for renters not ready for homeownership.
 - Support affordable rental housing through the Housing Development Loan Program and leverage funds from other rental housing providers.
 - Continue to implement and update the “Minority Marketing Plan” for Urban Development Programs.
 - Increase the number of new private sector jobs that are: 1) quality full-time positions and 2) are available to low- and moderate-income persons by providing direct financial assistance to “primary employers” that will create and/or retain quality jobs which pay a living wage for low- and moderate-income residents.
 - Increase the City’s overall economic development capacity by working with partnering agencies and organizations.
 - Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.
 - Connect unemployed and underemployed low- and moderate-income persons with the labor force demands of the private sector.
 - Increase job readiness and employability of low- and moderate-income persons, including youth.
 - Through the Community Services Initiative (CSI), continue to work to meet basic needs and increasing self-sufficiency so affordable housing can be obtained.

- ***Lack of funds, especially the City budget and possible elimination of the CDBG funding in President Bush's FY '06 budget.***
 - This is beyond Urban Development's ability to address.
- ***Discrimination in housing and employment.***
 - Provide continuing education programs targeted toward housing industry professionals, City staff, special needs populations, clients, and the general public.
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and "best practices" examples of affordable housing programs and developments.
 - Ensure City staff and elected officials receive or have received training in both fair housing law and the benefits of equal access to affordable housing.
 - Partner with enforcement agencies, fair housing advocates, and lenders to curb predatory lending practices through enacting appropriate legislation and/or providing continuing education.
 - Comply with HUD fair housing requirements by maintaining substantial equivalency and monitoring program compliance.
- ***Household problems, including the lack of budgeting and financial skills of consumers, history of living beyond their means, and poor credit and rental histories.***
 - Develop and enhance existing financial education programs for renters not yet ready to become first-time homebuyers and existing low-income homeowners by providing technical support to NeighborWorks® Lincoln, Lincoln Action Program, the REALTORS® Association of Lincoln, local banks, and others in the development, enhancement, and provision of basic financial skills training programs.
 - Implement the BRIDGE Program and continue to fund homebuyer training.
- ***The cost of housing, land, and developer costs, including land prices, infrastructure, development costs, and fees.***
 - Create new affordable homeownership opportunities throughout the City by building affordable homes on infill lots, in Antelope Valley, and in new developments.
 - Substantially rehabilitate dilapidated units in partnership with NeighborWorks® Lincoln through their Troubled Property Program and First Home Program and with Nebraska Housing Resource, Inc. through the Housing Development Loan Program.

- ***Not-In-My-Back Yard or NIMBY attitudes toward affordable housing, including special needs housing, multi-family developments, manufactured homes, and public housing.***
 - Encourage providers of affordable housing and special needs housing to work with neighborhood associations before and during the process of obtaining permits.
 - Continue to participate on boards and committees of local organizations (public, private, and non-profit) to share information about transitional, fair, and affordable housing.
 - Provide “best practices” examples and design standards as models of affordable housing and special needs housing redevelopment projects that Urban Development wants to see in the City.
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and “best practices” examples of affordable housing programs and developments.
- ***Local regulations (such as zoning, subdivision regulations, and building codes) and other policies (property tax, tax assessment policy, and development fees) which can limit the development or redevelopment of affordable housing or add additional costs.***
 - Ensure City staff and elected officials receive or have received training in both fair housing law and the benefits of equal access to affordable housing.
 - Conduct a review of the existing zoning ordinance, Comprehensive Plan, and other regulations to identify and develop procedures for removing regulatory barriers to affordable and fair housing.
- ***The lack of local incentives to build and support affordable housing.***
 - No action is planned in this fiscal year.
- ***Declining federal funds for housing vouchers through the Lincoln Housing Authority.***
 - Assist in maintaining rental subsidies for low-income renters through the Lincoln Housing Authority's security deposit assistance.
- ***Federal program regulations, including different sets of regulations for various federal, state, and local programs (that at times contradict each other) and unfunded mandates.***
 - This is beyond Urban Development's ability to address.
- ***The general lack of affordable rental housing for extremely low-income households and for households with persons with disabilities.***

- Provide gap financing for developers to build affordable rental projects through the Housing Development Loan Program.
- Help maintain the long-term affordability of units under non-profit ownership and projects with expiring tax credits.
- Continue to fund the removal of physical and architectural barriers in existing rental housing through the Barrier Removal Program.
- ***The lack of housing for sale with sale prices under \$100,000 and not requiring substantial rehabilitation.***
 - Continue the First Home Program with downpayment and rehabilitation assistance with a 0 percent interest loan (forgivable in the NRSA and half-forgivable within the LMI area).
 - Improve the quality of housing in the affordable neighborhoods by continued participation in the “Free to Grow” Program.
- ***The quality of owner and rental housing, particularly the older housing stock.***
 - Strengthen partnerships to improve housing as part of the overall redevelopment process in older neighborhoods.
 - Continue to partner with Habitat for Humanity, the Lincoln Housing Authority, and other non-profit homebuilders to identify vacant infill lots for new construction projects.
 - Continue to partner with neighborhood associations and other organizations to identify problem properties and star properties (as “best practices” examples).
 - Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock such as PRIDE, DPL, and HILP Programs.
 - Continue to support the “Free to Grow” team that addresses housing and safety issues in selected LMI areas.
 - Continue the Tree Management and the Demolition of Secondary Structures Programs.
 - Continue Urban Development’s work in identifying new focus areas then work with neighborhood associations to develop Focus Area Plans.
 - Continue efforts to report housing code violations.
 - Monitor the effects of new student housing, built by the University of Nebraska-Lincoln and Wesleyan University on the LMI neighborhoods.

- ***Policies of private institutions including insurance companies and lenders which have led to increased housing costs and/or inability to obtain loans.***
 - Partner with enforcement agencies, fair housing advocates, and lenders to curb predatory lending practices through enacting appropriate legislation and/or providing continuing education.
 - Provide continuing education programs targeted toward housing industry professionals, City staff, special needs populations, clients, and the general public.
 - Continue to work with media to provide positive examples of households in protected classes and their affordable housing experiences and “best practices” examples of affordable housing programs and developments.
 - The Antelope Valley Project will remove approximately 800 residences and 200 businesses from the flood plain, eliminating the need for costly flood insurance that has increased the cost of housing in this low-income area.
- ***Policies of landlords and property managers which limit the availability of housing for extremely low- and low-income households, large-family households, and persons with mental, physical, and emotional disabilities.***
 - Continue to work with the media to provide positive examples of households in protected classes and their affordable housing experiences and “best practices” examples of affordable housing programs and developments.
 - Provide continuing education programs targeted toward housing industry professionals, City staff, special needs populations, clients, and the general public.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

1. The Urban Development Department limits its forms of investment to those outlined in Section 92.205(b).
2. The ADDI and HOME funds will be used to assist homebuyers. The City of Lincoln uses the recapture provisions in the homebuyer programs. Buyers that purchase in the LMI or NRSA areas will follow the recapture provision option described in 24CFR 92.254 (ii)(A)(2) which is reduction during the affordability period.

Urban Development's jurisdiction reduces the HOME investment amount to be recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

Buyers that purchase outside the LMI or NRSA areas but inside the jurisdiction's limits will follow the recapture provision option described in 24CFR92.254 (ii)(A)(1) which is recapturing the entire amount of the HOME investment from the homeowner.

3. The City of Lincoln does not use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

4. The Urban Development Department receives ADDI funds.

a) ADDI funds will be used for homebuyer assistance in the form of downpayment assistance, closing costs, and gap financing.

b) The Lincoln Housing Authority offers a downpayment assistance program for residents of public housing who wish to move to homeownership. ADDI funds are targeted to all eligible low-income households including housing voucher recipients and those in unstable manufactured housing situations.

The City of Lincoln offers financial fitness training and homebuyer training for low- to moderate-income buyers administered through NeighborWorks® Lincoln

c) The ADDI funds will be administered under the same homebuyer program adapted by the City of Lincoln for the HOME funds over 10 years ago. The First Home program is administered by NeighborWorks® Lincoln a CHDO which provides homebuyer training and downpayment assistance. The training is also provided in several languages, based on demand, through a partnership with Lincoln Action Program (LAP).

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

1. The formula to determine the amount of Emergency Shelter Grant (ESG) funds which Lincoln receives is based on several demographic and poverty statistics. Based on this formula, Lincoln did not receive any ESG funds directly this year.

However, local agencies will still receive the same amount from the State as they would if Lincoln had distributed the ESG funds locally. The City will continue working with the State to ensure that ESG funds are disbursed with local input.

In addition, the Homeless Coalition: Lincoln's Continuum of Care is currently developing a needs analysis and developing strategies and objectives for the 2005 HUD Supportive Housing Program Grant (SHP). The data from that analysis will be completed by June 10, 2005 and subsequently added to the Strategic Plan.

Priorities involve supporting and improving emergency shelters, transitional housing, supportive services, and strategies to end chronic homelessness.

2. Lincoln's homeless and homeless prevention priorities. Lincoln analyzed each category of service (emergency shelter, transitional housing, permanent supportive housing) by reviewing data from the "Point-in-Time" count and performing a needs assessment based on other survey data, waiting list information, information from the HMIS, and the Homeless and Special Needs Populations Chart that resulted in the identification of the following goals and identification of gaps in services:

Goal 1. Emergency Shelter Housing & Supportive Services. Sustain the availability of emergency housing and maintain support services for homeless individuals and families.

Goal 2. Transitional Housing & Supportive Services. Maintain the availability of transitional housing and maintain support services for homeless individuals and families.

Gaps in Services. The information listed below was produced by tabulating the current inventory of beds available in the community, using data from waiting lists, information from data collected from the HMIS system, and the "Point-in-Time" count to determine unmet needs.

Obstacles to meeting these action steps include the following:

- Inadequate funding for case managers to assist people in reaching self-sufficiency.
- Lack of an adequate supply of supportive housing beds serving populations at risk of becoming homeless and for those who will never be self-sufficient.

3. Chronically Homeless. The chronic homeless population is identified as 158 individuals. Working to meet the needs of the chronically homeless and to reduce the number of chronically homeless in the community is a high priority.

In 2003, Homeless Coalition: Lincoln's Continuum of Care began the process of assessing, planning, and developing Goals and Action Steps created to end chronic homelessness by 2012. This plan included action steps in three basic categories: 1) Data, 2) Prevention, and 3) Optimizing the Current Delivery System. The City continues to build and refine a community strategy to end chronic homelessness through the efforts of the Ending Chronic Homelessness Task Force, which is currently working on a community plan to be published by the end of 2005.

The development of a plan to end chronic homelessness at the City level includes coordination with planning efforts already completed at the State level. In the fall of 2003, the Nebraska Commission on Housing and Homelessness invited a group of stakeholders from across the State (including several Homeless Coalition: Lincoln's Continuum of Care members) to attend a HUD Policy Academy on developing a statewide plan to end chronic homelessness. The State Plan was completed and published in 2004. The work undertaken by the City of Lincoln will closely mirror the State Plan. In addition, the participation of Urban Development staff in both the local and state-wide homeless initiatives ensures that proper coordination takes place between the Homeless Coalition: Lincoln's Continuum of Care, the Consolidated Plan, and other pertinent strategies and plans to address chronic homelessness.

Perhaps the biggest obstacle to achieving goals involves the ever increasing demand for services, specifically in the areas of outreach and case management. Funding cuts at the Federal (Emergency Shelter Grant Funds), State (Medicaid), and Local (Foundations, United Way, etc.) have made it more difficult to obtain funding for increased staffing needs.

In addition, the Homeless Coalition: Lincoln's Continuum of Care has struggled to identify agencies who are prepared to take on the development of a Single Room Occupancy (SRO) project. In recent years, agencies have attempted to utilize the Permanent Housing Bonus as a key part of developing an SRO, but difficulties in securing funding to pay for services has been a major stumbling block for these projects.

4. The Homeless Coalition: Lincoln's Continuum of Care must improve efforts to prevent entry into homelessness. Several tools will be improved or created. The "Emergency Services Program" at Lincoln Action Program provides \$70,000 in utility vouchers to those at-risk of having services interrupted or disconnected. Programs will be designed to prevent eviction by developing an early warning system for customers at-risk of losing housing. Case management will provide mediation of landlord/tenant disputes and life skills training. Connection with other systems of care will ensure that individuals maintain housing by working with discharge planners at correctional, welfare, and medical systems. Programs designed to improve life skills among those housed families who are at-risk of homelessness will be improved.

5. Development Discharge Policy. The Homeless Coalition: Lincoln's Continuum of Care has begun the process of coordinating Discharge Planning policies to ensure that individuals that leave publicly funded institutions, i.e. correctional facilities, mental health hospitals, State Regional Centers, or other systems of care will not be discharged into homelessness. The Homeless Coalition: Lincoln's Continuum of Care addresses Discharge Planning with a two-pronged approach, 1) work at the local level through the Discharge Planning Committee and 2) coordinate local efforts with the overall state Discharge Plan as identified by the Nebraska Commission on Housing and Homelessness.

Extensive policies and procedures to ensure that discharge does not result in homelessness have already been developed at the State level and virtually all of the Homeless Coalition: Lincoln's Continuum of Care agencies currently operate under these guidelines.

However, in order to formally develop and coordinate plans, the Homeless Coalition: Lincoln's Continuum of Care has appointed a subcommittee that includes a wide variety of stakeholders involved in policy planning, including representatives from criminal justice, the Nebraska Department of Health and Human Services, social service agencies, health care providers, and local government officials. The Discharge Planning Committee meets monthly to develop and implement the goals listed below.

- Describe and define the goals of Discharge Planning.
- Describe and define how discharge planning flows from the Case Management process.
- Identification of the Core Interdisciplinary Team.
- Definition of the roles and responsibilities of Core Team Members.
- Description of the function of the broader Interdisciplinary Team.
- Identification of high-risk indicators for discharge planning.

In addition to the development of these goals at the local level, the Homeless Coalition: Lincoln's Continuum of Care has adopted the following discharge planning strategies that have been created by the Policy Academy Team, a subcommittee of the Nebraska Commission on Housing and Homelessness.

Strategy 1: Establish a mainstream services Task Force at the State level.

Strategy 2: Inventory mainstream services and funding sources across the State.

Strategy 3: Explore best practices.

Strategy 4: Identify barriers and gaps in services for homeless persons.

Strategy 5: Identify funding gaps and lack of coordination of services among existing resources for homeless persons.

Strategy 6: Increase training and employment opportunities for people who are homeless and options for individuals who will not be employed.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response:

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

1. Priority non-housing community development needs include the following:
 - Safety in neighborhoods
 - General neighborhood conditions
 - Parks, trails, and recreation in the LMI area
 - Deteriorating infrastructure
 - Land use conflicts
 - Improved social service delivery system
 - Deteriorating facilities that house social service providers
 - Support for neighborhood associations
 - Construction of Antelope Valley projects
 - Commercial redevelopment and improvements to commercial buildings in LMI neighborhoods, including Downtown
 - Full-time quality jobs available to low- and moderate-income people
2. The "Community Development Table" included as part of the CPMP tool did not meet Urban Development's needs for listing goals, determining the time period, and the numeric goals that Urban Development hopes to achieve in quantitative terms. Consequently, an Urban Development "Community Development Needs" table was created and is included in the "Strategic Plan Additional Files" folder.

Introduction

Community Development, in broad terms, encompasses all three of the major statutory goals set forth in Title I of the Housing and Community Development Act of 1974: providing decent housing, providing a suitable living environment, and expanding economic opportunities. Community Development covers a wide range of activities intended to improve the livability or the "quality of life" in Lincoln's neighborhoods, therefore, it is a goal which encompasses almost all of the activities outlined in this Plan, including housing improvements, social service delivery, and economic development. This section, however, focuses on non-housing related improvements and changes that impact the physical environment and livability of the City's neighborhoods, as well as Economic Development and Community Services and Facilities. As such, this section of the Action Plan will first identify priority issues

and then list objectives to address the issues beginning with Neighborhood Revitalization, followed by Economic Development, and concluding with Community Services and Facilities.

Neighborhood Revitalization Priority Issues

In preparation of the 2000-2003 Consolidated Plan, neighborhood revitalization issues were identified through partnerships established with neighborhood associations, non-profits, business associations, the Problem Resolution Team (PRT), and Focus Area Concept Teams (FACT). During the preparation of the current Strategic Plan, these partnerships have continued and new partnerships have formed, all assisting in identifying priority issues for this Plan. Also of great assistance in identifying priority issues important to neighborhood revitalization was the public process that Urban Development conducted in preparation of this report. Each of the following issues is but one part of the whole that makes an above average quality of life standard important to all Lincoln residents:

1. Safety;
2. Emphasis in Focus/Target Areas and Neighborhood Conditions;
3. Parks;
4. Deteriorating Infrastructure;
5. Land Use Conflicts.

1. Safety. Written and oral data collected resoundingly identified the importance of more street and alley lighting. This priority issue was identified by both adults and children at a community-wide meeting. Community Development Task Force members added that a contributing factor to unsafe areas is overgrown brush and shrubs. Some Neighborhood Associations made special efforts to cut back trees, shrubs, and volunteer vegetation in certain areas of the neighborhood where unsafe conditions were present.

Objective 1. Work with Lincoln Electric System (LES) to identify lighting needs in LMI areas.

Objective 2. Support and assist Low/Moderate Income (LMI) neighborhood groups to complete annual clean-up of overgrown shrubs, trees, and bushes that pose safety problems.

Objective 3. Continue to support the "Free to Grow" team that addresses safety issues in selected LMI areas.

Objective 4. Continue to fund the Tree Management and the Demolition of Secondary Structures Programs. The Tree Management Program provides grants to low-income property owners and investors with low-income tenants for removal of dead and potentially dangerous branches or removal of dead trees. The Demolition of Secondary Structures Program provides grants to low-income people for the removal of substandard and dangerous buildings.

2. Focus/Target Areas and Neighborhood Condition. One successful program of the Urban Development Department is the Focus/Target Area program. This program was recognized by residents and identified as important to the quality of life standard they expect. In reality, most Quality of Life issues could at one time or another fall under the Focus Area umbrella. Since 1993, the Urban Development

Department has been concentrating its limited resources in small areas of Lincoln's older neighborhoods.

The goal of this effort is to achieve a visible change in the short term that will encourage private dollars and enhance the physical environment. A team of City representatives from various departments meet regularly with neighborhood representatives in outlining the goals and strategies of the plan. Over the last several years, Urban Development has worked with several neighborhoods to develop Focus Area Plans and has begun project implementation with very positive results. Work will continue in these neighborhoods using the Focus Area Plans as a guide for the betterment of general neighborhood conditions.

A specific Focus Area Project underway is the South Street Streetscape. The Urban Development Department is partnering with the City Public Works Department on streetscape improvements and street resurfacing on South Street between 8th and 18th Streets. Urban Development has contracted with the Clark Enerson Partners for design and public participation. Design should be completed by December, 2005. Four low- to moderate-income neighborhoods abut this busy corridor.

Often, issues that growing out of work with neighborhoods in focus areas are also relevant to other, older neighborhoods. The reverse is also true: general issues pertaining to older neighborhoods are also applicable to focus areas. Therefore, this priority issue also encompasses the betterment of neighborhood conditions for all older neighborhoods.

Objective 1. Implement public improvement projects identified in Focus Area plans for designated neighborhood revitalization areas located in LMI neighborhoods.

Objective 2. Continue to work to identify new focus areas and work with neighborhood associations to develop Focus Area Plans.

Objective 3. Support creation of an ordinance prohibiting couches on porches.

Objective 4. Support efforts to make garbage collection mandatory.

Objective 5. Continue efforts to report housing code violations.

Objective 6. Monitor the effects of new student housing on the LMI neighborhoods.

Objective 7. Continue to fund the "Heart of Lincoln" Project. The Urban Development Department has designated NeighborWorks® Lincoln, as a Community-Based Development Organization (CBDO). NeighborWorks® Lincoln carries out a neighborhood revitalization initiative called the "Heart of Lincoln" Project. This Project promotes responsible homeownership, property improvement, and neighborhood pride in the oldest low- to moderate-income neighborhoods of Lincoln.

3. Parks, Trails, and Recreation. The Urban Development Department and the City Parks and Recreation Department have an excellent working relationship dedicated to providing above average and safe recreational environments for Lincoln residents. Parks play multiple roles in Lincoln's community. They provide formal and informal gathering places, protect natural resources, and provide recreational opportunities and trails to name just a few. Lincoln is proud of its extensive trail system that provides recreational opportunities and also serves commuter bicyclists.

Not surprisingly, data collected indicated that to many people, parks are the best places to gather. The Parks and Recreation Department has identified 28 future park projects in the LMI area.

Objective 1. Continue Urban Development's work with neighborhood organizations and other City departments, particularly Parks and Recreation, to review proposed development and improvements of public park areas to ensure such facilities are developed and improved in manners that promote and protect neighborhood character.

Objective 2. Implement a funded program to assist park improvements in the LMI neighborhoods.

4. Deteriorating Infrastructure. Infrastructure in the City's older neighborhoods is deteriorating because of not only increased density, but because of the age of systems. The issue then becomes the cost for repair, maintenance, and eventually replacement, of these facilities. One of the biggest issues facing Lincoln is growth on the fringe and the need for infrastructure (streets, sewers, water, schools, parks, and libraries) in these new growth areas. Because of the limited funds available for capital improvements, there needs to be a balance between maintenance and replacement of aging infrastructure in the core of the City, and growth on the edge. The physical condition of infrastructure affects not only the quality of life in older neighborhoods, but the private actions of individuals reinvesting, or rather, not reinvesting, in these areas, i.e., "the City isn't reinvesting in the neighborhood, why should I?"

Objective 1. Work with the City Public Works Department to ensure infrastructure improvements are made, as needed, in the LMI neighborhoods.

5. Land Use Conflicts. Land use conflicts are numerous in the City's older neighborhoods. Commercial uses that were grandfathered in when the City's zoning ordinance changed are located in residential areas. Added to that are the deteriorating conditions of many of these businesses and no screening requirements, resulting in a serious blighting influence in older neighborhoods. Conflicts are created when multiple units are built or existing single family homes are converted to multiple units. Land use conflicts are also an issue in areas with B-3 zoning. This zoning district was created specifically to permit older neighborhood commercial districts. Screening requirements are virtually non-existent yet businesses frequently abut residential areas. The result has been not only a decline in the commercial districts, but also in the adjacent neighborhoods.

The predominance of flood plains in the core of the City creates an especially difficult environment for development and redevelopment. Salt Creek, Antelope Valley, and Dead Man's Run all affect redevelopment opportunities in older neighborhoods. Development costs are higher because of the cost for fill. New development built up out of the flood plain often is not in keeping with the scale of existing development and destroys the character of the neighborhood. Building in the flood plain also negatively impacts existing homes and businesses due to increased run-off. This is an issue not only when the development occurs in the neighborhoods, but also because of new development upstream that causes increased run-off down stream where older neighborhoods are in the flood plain.

Many of Lincoln's neighborhoods are plagued with problems created by unplanned high density. Over the years, changes in zoning have resulted in single family homes being replaced with slip-in apartment buildings or the conversion of single family homes to multiple dwelling units. The result has been an unplanned increase in density that has created a host of problems including the following:

- **Parking** - Lack of on-site parking has resulted in streets literally lined with cars making it difficult for City buses, as well as emergency vehicles, to maneuver along residential streets. Street cleaners and snow plows cannot clean streets and there is an overall shortage of parking.
- **Crime and security** - More targets for crime in a condensed area and a larger victim pool have been created, in addition to overcrowding conditions that breed crime. In conjunction with the overall deterioration of these areas, there has been increased crime.
- **Inadequate infrastructure** - This applies particularly to sewer and water systems that were built to accommodate single family homes. The increased density taxes these systems and is inadequate for the existing, unplanned, and increased density. Yet because density increases are incremental, one multiple unit here and there, there is no way to know when these systems will reach their breaking point. Other infrastructure issues are created by more people and cars using residential sidewalks and streets. The sheer increase in population density creates greater use of these facilities which in turn creates increased and again, unplanned, maintenance costs.

In the spring of 2000, 14 older neighborhoods created a coalition to address the cause of unplanned increased density. They proposed a change to the City's zoning ordinance called the "Neighborhood Character Preservation Initiative".

There are three major components to the initiative:

1. Increasing open space requirements for new residential construction;
2. Elimination of the large lot bonus (the zoning code had encouraged developers to buy up single lots to assemble "superlots" and rewarded the developers of these large lots by allowing a higher density apartment to be built than would normally be allowed had the lots not been assembled); and
3. Neighborhood Design Standards that encourages rehabilitation of existing houses while allowing new construction that is compatible with the surrounding residential buildings. The standards prohibit slip-in apartments by requiring windows and entrances be oriented towards the street, require height and rooflines consistent with those in the neighborhood, and require parking in the rear.

The Lincoln Lancaster Planning Commission and the Lincoln City Council both unanimously approved the Neighborhood Character Preservation Initiative. While some individuals felt it did not go far enough, in that it does not correct existing problems, it does stop future density from continuing at the rate it does today and ensures compatible redevelopment. Since 2000, the "Neighborhood Design Standards" have been expanded to include all zoning districts. In addition, the design standards were amended in 2004 to clarify and to modify provisions relating to porches, principal façades, garages, driveways, and other standards.

Objective 1. Support strategies for flood plain management of Salt Creek, Antelope Valley, and Dead Man's Run.

Objective 2. Explore options to address parking concerns in the LMI neighborhoods.

Objective 3. Support revisions to commercial zoning districts in LMI neighborhoods (typically B-1 & B-3) that promote and protect neighborhood character, specifically screening, lighting, signage, set backs, noise, and permitted uses.

Objective 4. Support a commercial quality of life ordinance.

Objective 5. Explore incentives to reducing residential density in older neighborhoods, including tax incentives to deconvert multiple unit dwellings and increase homeownership and private investment.

Economic Development Priority Issues

Economic Development Priority Issues are centered around three areas: 1) Business Development and the need for quality jobs that are available to low-income people, 2) Commercial Redevelopment and the need to improve commercial areas located in low- and moderate-income neighborhoods, and 3) Workforce Development and the need to connect employed and underemployed people with the labor force demands of the private sector. Each is discussed below.

1. Business Development. Increase the number of new private sector jobs that are: 1) quality full-time permanent positions and 2) are available to low- and moderate-income persons.

Objective 1. Provide direct financial assistance to "primary employers" that will create and/or retain quality jobs which pay a living wage for low- and moderate-income residents.

Objective 2. Increase the City's overall economic development capacity by working with partnering agencies and organizations.

Objective 3. Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.

2. Commercial Redevelopment. Strengthen and maintain the viability of the City's core neighborhoods through the enhancement and redevelopment of commercial areas located in low- to moderate-income and/or blighted areas.

Objective 1. Provide construction financing and design assistance for the rehabilitation of older commercial buildings located in blighted areas.

3. Workforce Development. Connect unemployed and underemployed low- and moderate-income persons with the labor force demands of the private sector.

Objective 1. Increase job readiness and employability of low- and moderate-income persons, including youth.

Community Services Priority Issues.

To address community service needs, the City of Lincoln and the Lancaster County Human Services Department have begun a new process called the Community Services Initiative (CSI). CSI is a community-wide planning effort designed to identify emerging issues and critical needs in the local health and human services delivery system. CSI is comprised of four primary coalitions: Family Violence, Behavioral Health, Early Childhood/Youth Development, and Basic and Emergency Needs/Self-Sufficiency. In addition, CSI draws upon existing and on-going housing analysis and concerns provided by the Urban Development Department and analysis on health issues and concerns provided by the City-County Health Department and "Healthy People 2010" Project.

Urban Development will meet community service goals by leading the CSI Basic and Emergency Needs/Self-Sufficiency coalition. Goals of CSI are as follows:

- Obtain additional funding to help meet basic and emergency needs and self-sufficiency goals.
- Provide a forum for basic and emergency needs and self-sufficiency providers.
- Coordinate efforts to meet basic and emergency needs, which in turn will improve efforts to assist individuals and families in reaching self-sufficiency.
- Develop a common vision that allows agencies and funders to assess issues from a broader community-wide level.
- Develop a social services and funding plan for basic and emergency needs and self-sufficiency that can serve as a guide for agencies and funders.
- Work together with other coalitions to provide an overall social marketing plan.

Community Facilities Priority Issues

One of the biggest issues facing social service agency facilities is the condition of the existing facilities themselves. Significant facility improvements are expensive. If funding becomes available, the community facilities strategy will be to provide grants that can provide or assist substantial and meaningful facility improvement projects.

1. The extent to which programs offered through NeighborWorks® Lincoln, the Lincoln Housing Authority, the League of Human Dignity, and the activities of the Homeless Coalition: Lincoln's Continuum of Care and the Community Development Resources groups reduces or assists in reducing the number of poverty level families is difficult to quantify. However, documentation exists on the success of the LAP's efforts as evident in reports from independent evaluators but as the population of Lincoln continues to grow, so does the number of people who need assistance.

CSI began in January 2005 so it is too soon to see significant impacts. However, CSI is intended to have a significant impact on reducing the number of poverty level families by developing a comprehensive and coordinated social service delivery approach.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

1. Lincoln Action Program (LAP) is non-profit agency that has often been a leader in reducing poverty by working with families in moving them towards self-sufficiency. Their staff will continue using a self-sufficiency assessment tool called FAT, Family Assessment Tool, family strengths are assessed and, using case management, families are helped in getting what they need to achieve self-sufficiency. They receive assistance in areas such as housing, employment, education, and nutrition.

The approach is based on Maslow's Hierarchy of Needs coupled with an assessment of a family's strengths in the areas of employment, health linkages, education, housing, nutrition, emergency assistance, income, and self-sufficiency.

In working with these families, LAP has established a mechanism to meet basic and emergency needs in the short-term and engage families in the longer-term process to help them achieve self-sufficiency.

Other agencies provide case management targeted at special populations such as people with developmental disabilities or illness, or people with substance abuse problems. Examples of such agencies are, St. Monica's, Fresh Start, Catholic Social Services, Cedar's Youth Services, CenterPointe, and Vocational Rehabilitation.

Another anti-poverty strategy, involving the City of Lincoln and the Human Services Federation is called the Community Services Initiative (CSI). The overall purpose of CSI is to give the community direction in human services; to show how CSI work impacts the City of Lincoln and Lancaster County; and to ensure ongoing funding needs. Specifically, five broad goals have been identified:

1. To identify the emerging issues and critical needs in the Health and Human Services delivery system based on accurate data.
2. To develop plans to address those issues.
3. To recognize where Lincoln is compared to its economic sister cities.
4. To anticipate where the City might be three years from today in the Health and Human Services system.
5. To share knowledge and intentions with funders, consumers, and the general public.

CSI is administered by the Human Services Federation, a consortium of health and human services agencies in Lincoln and Lancaster County. In order to meet these goals, the Federation is working with the CSI Implementation Coalitions specializing in the following four areas: 1) Family Violence, 2) Behavioral Health, 3) Early Child and Youth Development, and 4) Basic and Emergency Needs/Self-Sufficiency. Urban Development staff is leading the Basic and Emergency Needs/Self-Sufficiency Coalition. This process involves several goals, primarily to:

1. Obtain additional funding to help meet basic and emergency needs and self-sufficiency goals.
2. Provide a forum for basic and emergency needs and self-sufficiency providers.
3. Coordinate efforts to meet basic and emergency needs, which in turn will improve efforts to assist individuals and families in reaching self-sufficiency.
4. Develop a common vision that allows agencies and funders to assess issues from a broader community-wide level.

5. Develop a social services and funding plan for basic and emergency needs and self-sufficiency that can serve as a guide for agencies and funders.
6. Work together with other coalitions to provide an overall social marketing plan.
7. Serve as advocate in educating the public and helping to shape effective policy relating to basic and emergency needs and self-sufficiency.

The first step is completion of a Plan that will include an inventory of existing services and a gaps analysis. Strategies will then be developed to fill the gaps.

Also, in keeping with the goals, programs, and policies outlined in the Housing Section of the Strategic Plan, Urban Development works and coordinates with the agencies listed below in producing and preserving affordable housing stock:

- NeighborWorks®Lincoln through the Homebuyer Training Program, Troubled Property Program, and the First Home Program which assists with downpayment assistance.
- The Lincoln Housing Authority which administers the Security Deposit Program.
- The League of Human Dignity which operates the Barrier Removal Program.
- Homeless Coalition: Lincoln's Continuum of Care which is an organization of homeless service providers, homeless individuals, and other community stakeholders. Organizational responsibilities include the development of Lincoln's annual Supportive Housing Program Grant, and agency peer review process, administering the "Point-in-Time" count, and strengthening collaboration and efficiency in services provided to the homeless.
- Community Development Resources of Lincoln is a community development financial institution (CDFI) that provides technical assistance and capital to small businesses and entrepreneurs.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

1. The priorities and specific objectives that Urban Development hopes to achieve over the next year include the following:

Goal: Create and Sustain Affordable Housing Opportunities for Special

Needs Populations: Support the ability of special needs populations (i.e., elderly, frail elderly, persons with disabilities, persons with alcohol or drug addiction, persons with HIV/AIDS) to live in permanent affordable housing situations.

Objective 1: Assist in maintaining the stock of rental and owner housing for special needs populations.

Objective 2: Assist in increasing the supply of rental and owner housing for special needs populations.

Objective 3: Enhance the provision of supportive housing services.

Objective 4: Remove regulatory barriers to housing for special needs populations.

2. The City will also partner with various special needs providers to maintain and expand the housing units available to this population through rehabilitation loans for existing facilities and gap financing of new tax credit projects. The Nebraska Investment Finance Authority (NIFA) and the State Department of Economic Development (DED) are additional available resources for these projects.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response:

The City of Lincoln's Urban Development Department does not receive HOPWA funds.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response:

The City of Lincoln's Urban Development Department does not receive HOPWA funds.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Neighborhood Associations. It is the City's policy to work with neighborhood associations as the primary means to carry out work in neighborhoods. For example, to become a Focus Area, there must be a neighborhood association in the area. Because neighborhood associations are so important in carrying out neighborhood revitalization strategies, it is in the City's interest to support and build capacity within them. Therefore, the following objectives have been identified:

Objective 1. Provide opportunities for leadership training to enable and encourage neighborhood residents to assume a greater role in building their neighborhood, impacting public policy, and becoming involved in the entire community.

Objective 2. Continue support for the Mayor's Neighborhood Roundtable through staffing.

Objective 3. Provide staff support to NeighborWorks® Lincoln in its efforts to increase the organizational capacity of neighborhood organizations.

Antelope Valley. The Antelope Valley area of Lincoln includes an important part of Lincoln's traditional center. In spite of its key location, the area has not witnessed the same level of economic investment and reinvestment as other parts of Lincoln. Major signs of blight and substandard conditions have surfaced. Antelope Valley Projects are based on the need for investment now to protect and enhance Lincoln's

core, avoiding vastly more expensive “fixes” that would be needed later. To address the problems and to help spur redevelopment, the City of Lincoln, the University of Nebraska-Lincoln (UNL) and the Lower Platte South Natural Resources District came together and approved the Antelope Valley Projects. The projects have three purposes: flood control, transportation improvements, and community revitalization. Urban Development was responsible for completing a Redevelopment Plan which was adopted by the City Council in November, 2004. The Plan identifies revitalization projects in the Antelope Valley neighborhoods and in the area referred to as East Downtown. Project implementation is underway and is anticipated to continue throughout this planning period and beyond and will be a significant activity in the coming years.

Commercial Redevelopment and Improvements. Commercial areas are an important investment in the economic health and quality of life for neighborhoods and the City as a whole. Long-term revitalization establishes capable businesses that provide tax revenues for the community. Healthy commercial districts also protect property values in surrounding residential neighborhoods.

The continued vitality of Downtown Lincoln is critical to the health of the entire City. The City’s central business district, including the Haymarket area, is the core around which the majority of Lincoln’s older neighborhoods have developed, and the interdependency of these two entities, the Downtown and the neighborhoods, cannot be ignored. A deteriorating Downtown will only contribute to the further deterioration of surrounding neighborhoods, and vice versa. While investment into Downtown, by both the public and private sector continues, Downtown Lincoln still has needs. A Master Plan is currently being developed for Downtown, with completion anticipated in 2005. Implementation of projects identified in the Master Plan will continue throughout this Consolidated Plan period and beyond.

Objective 1. Determine priority reinvestment areas and improvement strategies for those areas which may include redevelopment opportunities and streetscape projects.

Objective 2. Continue implementation and redevelopment plans including North 27th Street, Havelock, University Place, and Downtown.

Measuring Outcomes – Neighborhood Indicators Project.

NeighborWorks®Lincoln, in collaboration with the Urban Development Department and with funding from Woods Charitable Fund, Inc. has hired a consulting firm to develop a research model that will identify indicators to measure outcome strategies. Urban Development has identified indicators to measure and evaluate outcomes using the Antelope Valley neighborhoods as the first demonstration area.

The research design will test certain theoretical assumptions on what defines a “healthy” neighborhood and what may impact that health. The results of the project will help prioritize future neighborhood revitalization projects by evaluating the impact of financial investments and other activities used to improve neighborhoods. Data collected and the research model will also enhance the needs assessment process and help provide a cost-benefit analysis of some key Urban Development and NeighborWorks®Lincoln revitalization activities.

Research consulting will be provided through the collaborative efforts of Schmeckle Research and CenterStar. Both organizations have worked closely with

NeighborWorks® Lincoln, CenterStar has also engaged in project work with Neighborhood Reinvestment. The research team will collaborate closely with the staff at Urban Development, who will collect the majority of the data. Antelope Valley was selected as the target area for the pilot project that will be the focus of the research project in 2005. The data collected is included on the Table below.

Research Data for Neighborhood Indicators Study.

Investments/ Indicators	Data
Programs: Housing programs, Homeownership Lending (Neighborhoods, Inc), Free to Grow (Investment), other	Dollar Amount, Location, Year, and Project Details
Streetscape Improvement, Infrastructure (City – UDD & Public Works, State, Private) and Parks/Green Space	Dollar Amount, Location, Year, and Project Details
Residential Lending by Financial Institutions	HMDA (# of loan apps, values, volume, applicants' income), other lending data
Institutional Investment/Health: CLC's, Community Centers, other	CLC and Community Center Use (unduplicated numbers), other pertinent data
School Health	School Ratings, Enrollment, Attendance Rates, Lunch Assistance, Mobility Rates
Homeownership Rates	Homeownership to Rental Property Ratio Census/ Assessor Data
Resident Satisfaction (500 total surveys completed)	Gallup Survey
Residential (and Commercial) Property Condition Assessment; Lot attainment in redevelopment area Antelope Valley	Property Conditions Assessment of (800 parcels) – Free to Grow Assessment Tool and City's Condition Survey; Photographic Database of redevelopment area
Crime Rates	Reported Crime Rates, Violent Crimes, Block Clubs
Real Estate Demand and Values	Time on Market, Selling Price as % of Asking Price, Overall Sales Volume, Average Apartment Monthly Rent (Multi-family annual report)
Key Market Influencers' perception and confidence in neighborhoods	Surveys/Interviews

Analysis of Impediments to Fair Housing (AI). Simultaneously in gathering public input for the Strategic Plan, the City of Lincoln updated its Analysis of Impediments to Fair Housing. The AI provides a summary of demographic information, identifies fair housing barriers, and offers strategies for addressing barriers. Because income is a key barrier to affordable housing and since protected subpopulations under the Fair Housing Act are disproportionately low-income, many of the barriers to fair housing are also barriers to affordable housing. Therefore, the strategies have been incorporated into the Strategic Plan under both affordable housing and fair housing goals.